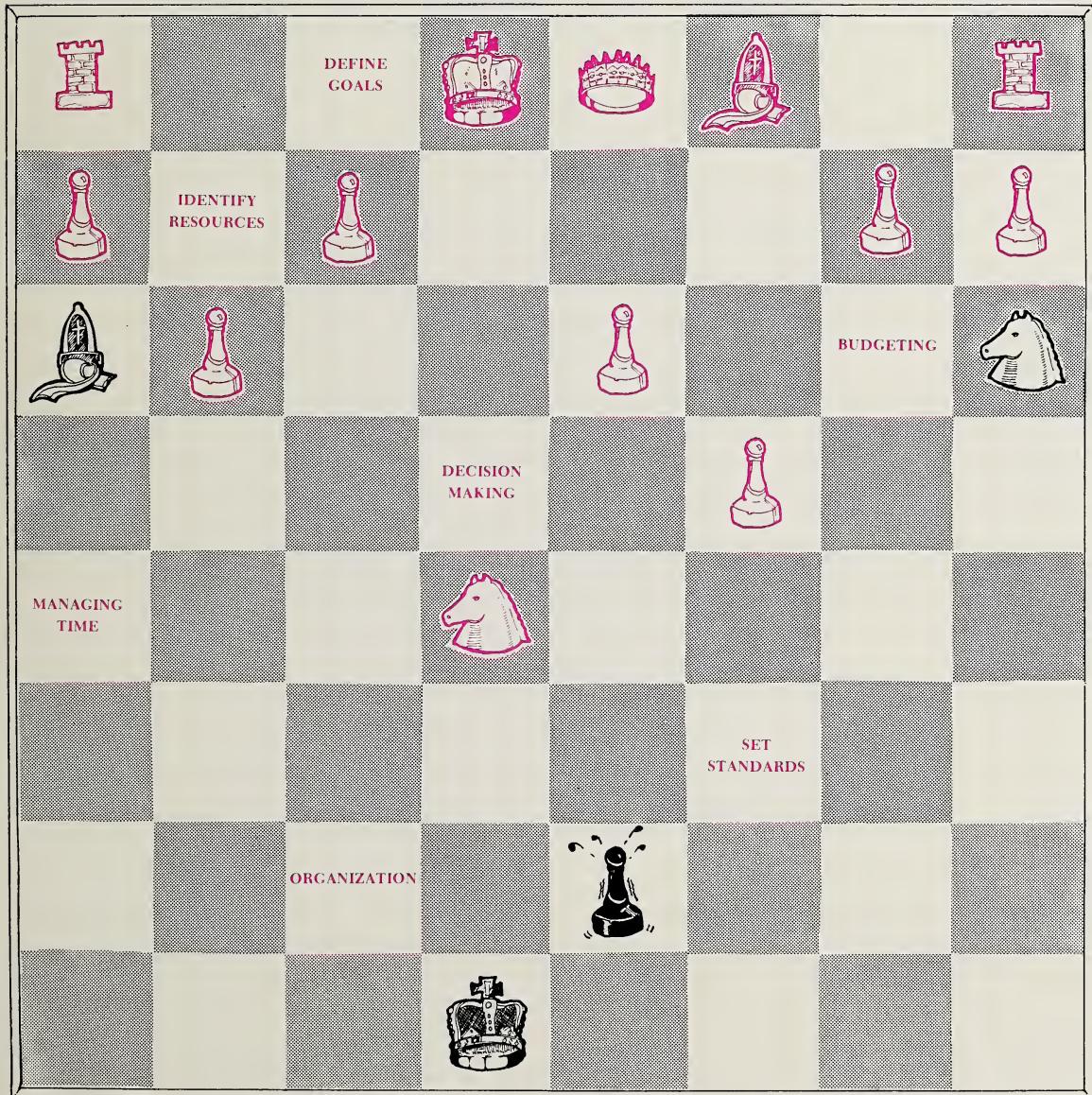


RESOURCE MANAGEMENT

Personal Living Skills 10 Module X



Personal Living Skills 10

Module X

RESOURCE MANAGEMENT



Distance
Learning

Alberta
EDUCATION

Personal Living Skills 10
Student Module
Module X
Alberta Correspondence School
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Personal Living Skills 10 is offered for 3, 4 or 5 credits.

The five credit course consists of five modules, X to E, of four lessons per module for a total of twenty lessons.

All students registered for four credits will complete Module X, Resource Management, and then select three other modules of his/her choice from the following, for a total of sixteen lessons:

- Module B: Child Study
- Module C: Human Sexuality
- Module D: Living On Your Own
- Module E: Community Services for Children

Any student who has not notified this School of his or her choices for the three optional modules required for 4 credits is asked to do so immediately by checking off the desired modules above, and returning this sheet to the Correspondence School. You may return this sheet with your first lesson, or separately, as you wish. See page ii of the Introduction for a brief description of each module.

Students registered for three credits will complete Module X, Resource Management, and then select two other modules of his/her choice from the following, for a total of twelve lessons.

Module B or Module C (Select one only)
AND

Module D or Module E (Select one only)

See page ii of the Introduction for a brief description of each module.

Name _____

Address _____

File No. _____

This course is self-contained, that is, the student requires no textbook to complete the assignments. However, each student is encouraged to seek other reference sources to obtain a more complete understanding of any particular subject area he/she may be interested in.

Module X:

Introduction to the course with suggestions for preparing lessons.

Resource Management discusses values, goals, standards, needs and wants. Human and non-human resources and management of time, energy, skills and money are dealt with.

Module B:

Child Study looks at the stages of child development and various child behavior theories. The physical, psychological, social and emotional needs and growth of children are considered.

Module C:

Human Sexuality studies anatomy and physiology. It discusses socio-cultural development, sex roles, stereotyping, dating, marriage relationships and sexual intimacy.

Module D:

Living On Your Own looks at our housing needs, family life cycle and availability of resources. Types of housing, guide lines for evaluating housing, and legal rights and responsibilities are studied.

Module E:

Community Services for Children considers our legal, moral and ethical responsibilities toward children, community and private facilities for children, and careers in child care.

HOW TO BEGIN

1. Carefully remove the staples from this course by opening the book in half, then pull the back half off the staples. The staples may then be pulled out of the front half with a dull knife. Store your loose pages in a ring binder. *Do not rip pages from the staples.*
2. Read all the assignments given in each lesson. Also study the notes very carefully before attempting the exercises.
3. After doing each lesson check over your whole lesson carefully. Is it complete?
4. Lessons which are returned to you classified as "Incomplete" or "repeat" must be submitted a second time, and should include all of the original lesson and the Lesson Record Form with such additions or changes as required by your correspondence teacher.

5. At the beginning of each lesson you will find a colored sheet called a Lesson Record Form. Fill this in with your complete name, address and postal code so that your lessons can be correctly mailed back to you. We will use this form as your return mailing label.
6. When completing the Lesson Record Form, remember to place your initials on the line provided after you have re-read the lesson carefully. When estimating your time spent on the lesson, count study time as well as time spent completing the written exercises and place this in the appropriate space.
7. Read the back of the Lesson Record Form and follow instructions.
8. Submit the lessons in correct numerical sequence.
9. Send in for correction only the lesson pages containing the exercises. Sending in the lesson notes just increases your mailing costs.
10. Plan your work with a view to submitting only one or two lessons per week. You will benefit more from your teacher's comments when you allow time to receive back your corrected paper before submitting your next lesson.
11. All written work must be done in ink and attention must be given to form, spelling and grammar. Aim for neatness, legibility and accuracy in all work. Essay answers are expected to show careful planning and construction.
12. Him-Her gender. Where the pronoun "he" is used, "she" is implicit.

HOW YOUR TEACHER ARRIVES AT YOUR FINAL GRADING

Because of the nature of correspondence study, and the lack of face-to-face communication between student and teacher, you are required to write a supervised final test in this course. The test will constitute 70% of your final grading. The remaining 30% will be based upon the effort, originality and enthusiasm that you put into your lessons as well as on the regularity of your lesson submission.

Please note: If your mark on the final test is less than 40%, credit will not be given for your year's work. Your final course mark will then be based entirely on the final test.

STUDY HINTS AND LESSON PREPARATION

1. Consider your study area and study time. Have a definite place to study, preferably out of contact with snacks in the refrigerator, television, the latest rock beat and the telephone.
2. Concentrate during your work period and attempt to lengthen your attention span to an hour or an hour and a half at a time. Then take a break — perhaps go jogging, have a relaxing conversation with a friend or raid the refrigerator.
3. Skim read the whole lesson to obtain a general idea of the content. Then read the whole lesson carefully.
4. Study each section in detail. It may be helpful to understand key words or important points.
5. Answer all questions to the best of your ability, without referring to the lesson notes if possible.
6. Whenever possible, express your answers in your own words. Plagiarism is not acceptable whether you copy from the lesson notes or other reference material. Remember that transcription is largely a physical activity requiring little mental effort.
7. Quotations may be used if they support your answer and their source is indicated — give the page, title and author of the book.
8. Work independently. Students who submit work that is not their own are only harming themselves. When they have to think for themselves on the final test, they may find that they are lost.



NOTE

THE AUTHOR OF THIS COURSE AND THE ABERTA CORRESPONDENCE SCHOOL WISH TO BRING TO YOUR ATTENTION THE FACT THAT THE PRONOUNS "HE", "HIS", AND "HIM", AND "SHE", "HERS", AND "HER" ARE FREQUENTLY USED IN THE COURSE. THIS IS WITHOUT SPECIFIC REFERENCE TO GENDER SINCE THE INFORMATION PRESENTED IS APPLICABLE TO BOTH SEXES.

**A LESSON RECORD FORM MUST BE COMPLETED FOR EVERY LESSON
SUBMITTED FOR CORRECTION, AS ILLUSTRATED BELOW**

A Lesson Record form with the **correct** label attached **must** be enclosed with **every lesson** submitted for correction, as illustrated below.

Correct use of these labels will ensure prompt processing and grading of your lessons.

The enclosed **Lesson Labels** must be checked for spelling and address details.

Please advise the Alberta Correspondence School promptly of any changes in name, address, school, or any other details and we will issue a revised set of labels. Your file number is permanently assigned and **must** be included on all correspondence with the Alberta Correspondence School. If the proper label and Lesson Record Form is not attached to each lesson as indicated it will delay your lessons being processed and credited to you.

Lesson labels are to be attached to the **lesson record forms** in the space provided for student name and address.

Check carefully to ensure that the **subject name, module number** and **lesson number** on each label corresponds exactly with the lesson you are submitting.

Labels are to be **peeled** off waxed backing paper and **stuck** on the lesson record form.

Only **one** label is to be placed on each lesson.

LESSON RECORD FORM

FOR STUDENT USE ONLY		FOR SCHOOL USE ONLY	
Date Lesson Submitted	(If label is missing or incorrect)	Assigned Teacher:	
Time Spent on Lesson	File Number	Lesson Grading:	
	Lesson Number	Additional Grading E/R/P Code:	
Student's Questions and Comments		Mark:	
LESSON MODULE		Graded by:	
FILE NUMBER CLASSES		Assignment Code:	
NAME		Date Lesson Received	
ADDRESS		Lesson Recorded	
<i>Please verify that prepared label is for correct course and lesson</i>			
Teacher's Comments:			
Correspondence Teacher			

Lesson Number

Module Number (if applicable)

Course Name and Number

Student File Number

Bar Code (same information as above)

Student name and Address

When revised labels are received, place the correct new labels on your Lesson Record Forms.

St. Serv. - 86

DO NOT MARK OR COVER BAR CODING.

CHANGE OF ADDRESS

If the address on your lesson record form differs from the address you supplied on your registration application, please explain. Indicate whether the different address is your home, school, temporary or permanent change of address.

LESSON RECORD FORM
1621 Personal Living Skills 10
Module X
Revised 89/05

FOR STUDENT USE ONLY

Date Lesson Submitted

(If label is missing
or incorrect)

Time Spent on Lesson

File Number

Lesson Number

**Student's Questions
and Comments**

Apply Lesson Label Here

Name

Address

Postal Code

*Please verify that preprinted label is for
correct course and lesson.*

FOR SCHOOL USE ONLY

Assigned
Teacher: _____

Lesson Grading: _____

Additional Grading
E/R/P Code: _____

Mark: _____

Graded by: _____

Assignment Code: _____

Date Lesson Received:

Lesson Recorded _____

Teacher's Comments:

ALBERTA CORRESPONDENCE SCHOOL

MAILING INSTRUCTIONS FOR CORRESPONDENCE LESSONS

1. BEFORE MAILING YOUR LESSONS, PLEASE SEE THAT:

- (1) All pages are numbered and in order, and no paper clips or staples are used.
- (2) All exercises are completed. If not, explain why.
- (3) Your work has been re-read to ensure accuracy in spelling and lesson details.
- (4) The Lesson Record Form is filled out and the correct lesson label is attached.
- (5) This mailing sheet is placed on the lesson.

2. POSTAGE REGULATIONS

Do **not** enclose letters with lessons.

Send all letters in a separate envelope.

3. POSTAGE RATES

First Class

Take your lesson to the Post Office and have it weighed. Attach sufficient postage and a **green first-class sticker to the front of the envelope, and seal the envelope.** Correspondence lessons will travel faster if first-class postage is used.

Try to mail each lesson as soon as it has been completed.

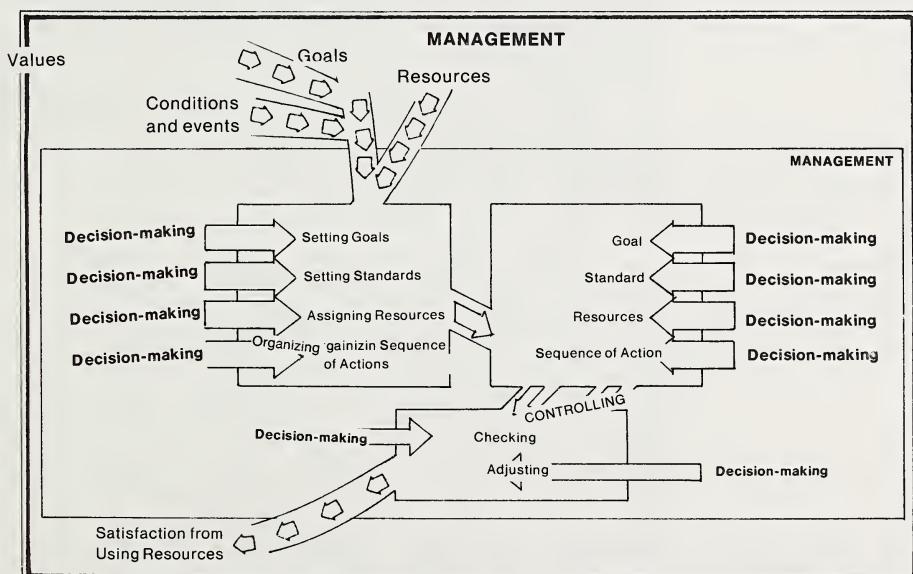
When you register for correspondence courses, you are expected to send lessons for correction regularly. Avoid sending more than two or three lessons in one subject at the same time.

MANAGEMENT DEFINED

Management is planned activity directed toward the obtaining of things important to you and satisfaction of wants. Everyone learns to manage the resources at his disposal. Some learn to manage well, but all manage with some degree of competence. The more skilled a person becomes in the process of management, the greater the possible control over life and consequently the greater the quality of life.

Personal management is dynamic. It involves decision making that leads to action directed toward change. It is making things happen rather than letting things happen. It is a system for controlling the quality of living, and it is as practical for men as it is for women, for children as for adults, for individuals or for families, or any other form of group living.

Elements of Management



Before you begin to manage, you need to become familiar with some essential ideas that provide the basis for management. The diagram will help you see how each idea relates to other ideas and to management as a whole.

The center of the diagram represents the Process of Management. Leading into it are your goals, which are your wants and wishes which come from our values and from the conditions and events that bring about a need for management. Resources come partly from our own efforts, partly from other people or from the government and sometimes just from luck. It is a scarcity of resources that makes us need to manage and also limits how we can manage. In the process of management we must first go through planning. In order to plan successfully, we must keep going back and forth through the controlling section. If we can get through all these sections, we come to satisfaction from using resources. Sometimes we bypass management and get to using resources without going through the process of management.

VALUES

When we speak of values that influence management, values can be defined as "what a person prizes in life". Another definition is "An individual's idea of desirable conditions of life". What a person prizes in life usually include abstract or nonmaterial conditions, although material possessions may be involved. One may value prestige, and the idea of prestige may include material possessions such as good clothes, or a car. In this case, the reason for wanting the material objects is the abstract quality - prestige.

Often we do not really understand our own or another's values. For example, consider a person who is working very hard to complete his education. Would you say that education is valued highly by that individual? You do not know merely from the fact that he is working hard to complete his education. Why did he choose that goal and why does he continue to work toward it? The reason might be that he knows that more education brings the possibility of higher income, and of increased material possessions. He may be motivated by the idea that more education increases the possibility of a job with greater prestige. The real reason he is working on the goal of completing his education may not be clear even to him. He may have chosen to work on that goal because of a combination of values - prestige, love of material possessions and a desire for more knowledge. The individual may not know himself which value is of most importance to him.

When we speak of values that influence management, we are speaking of abstract qualities such as love, desire for comfort, honesty. We are speaking of ideals and beliefs that are important to us.

What do you value? What is important to you? Answers to the following questions will help you decide what your values are:

1. How do you spend your money?
2. How do you spend your time?
3. What do you talk about?
4. Of what do you disapprove?
5. What do you praise?

These are not the only clues but they will give you an indication of what your values are. Values influence both goals and standards. Values provide the force that makes people work toward their goals. Values have an important effect in determining the goals set by people and how they choose to work toward these goals. The standards by which we judge our own success is determined by our values. They represent our own feelings about success but they may not agree with the standards of success that others have. For example, you may feel successful with one hundred and fifty dollars in the bank while your friend may feel successful without any money in the bank.

Characteristics of Values

1. Values influence actions and decisions. What is important to you is indicated by your values. Choices and decisions are made on the basis of your values.
2. Values are general, rather than specific. If a person values beauty he will not have just one beautiful object but nearly everything he owns will be beautiful. Prestige, or the opinion of other people is another value which will influence the individual in much of what he chooses to have or decides to do.
3. Values are usually abstract conditions not concrete objects or actions.
4. Values are complex. Which values are causing you to act? This is often hard to tell. Do you choose your clothing because of your value of beauty or because of your value to conform to the group? Maybe both values are in action here. Two values may conflict. If you value both economy and beauty, these two values may conflict with one another when you are purchasing something.

5. Values are expressed in strong feelings. They involve your emotions. Serious emotional upset can occur when two values conflict within an individual.
6. Values are important, not trivial. Values give you direction. Not all values have the same importance. If one of your values does not seem worth working for, then it is lower on your list than some of your other values.
7. Values rank differently at different times. Everyone has a collection of values all of which are important but as was said above, not all values are of equal importance. Likewise the same values may be more important at some particular time than at another time. You however, may keep the same values throughout your life. If you love music and this value seems most important to you; then, when you spend your money or your time, music will always receive top priority.

Moral Values

When it becomes necessary to make a moral decision, how do you make the decision? How do you know the difference between what is basically right and what is wrong?

This is a big question since for many people especially today, making moral decisions is very difficult. They are, however, very important decisions as the moral decisions that you make now determine what standards you will live by now and in the future.

In developing your moral values you need to decide what kind of person you are. In a world where old forms are being challenged and new patterns have not yet become fixed, you as a person are responsible for your conduct. The values your family and friends have held through the years and the convictions you have had about yourself have made an imprint on you as a growing person. As you work toward who you are, you choose a way that will lead you toward the life goals you are developing. Your past and your future influence you in what you do day by day.

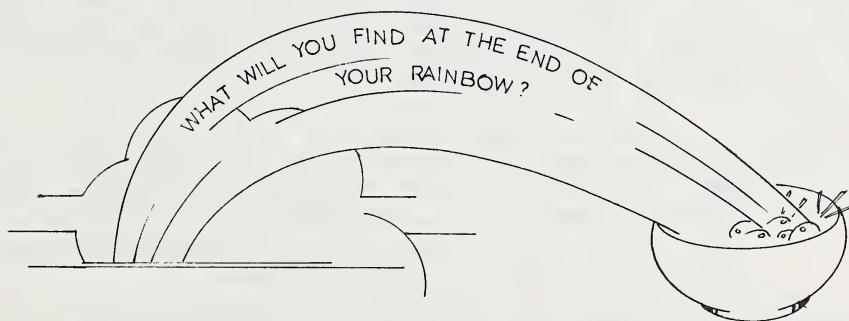
You are also governed by the rules of society. As we progress towards full maturity we try to learn to develop within the bounds of society because the bounds, although they may be changed, are there to preserve and protect society and us. With rapid industrialization, large city growth and the intermingling of different cultural groups, a change has come about. The weakening of rigid family and community controls, an expanding economy of abundance and the greater freedom of women have resulted in a minimizing of the former virtues of saving for the future, hard work and discipline and a maximizing of pleasure.

Different groups have reacted in different ways to these drastic shifts in manners and morals. Some people openly exploit this greater freedom whereas others stick to more rigid moral convictions. This great variety in behavior makes it very difficult for an individual to decide which moral paths to follow. On a first date for example, frequently neither the young man nor the girl is sure of what his or her behavior should be. The older moral directives have lost their influence and so far few others have come to take their place. Sex guidance appears to be sadly lacking. Among the home, school, church and youth agencies many still avoid the responsibility of guiding youth in what it means to grow up and meet modern challenges with inner strength.

Until recently young people in our society needed only conscience to tell them what was correct, but no longer can one's conscience be one's only guide. Insight is required and young people acquire insight by learning the consequences of deviant behavior, the results of promiscuous relations and the need for permanency to achieve a satisfying relationship.

As you strive toward moral maturity it is wise to remember that your morals are shaped by your basic attitudes toward yourself, toward others and toward life itself. A morally mature person is able to decide within himself what he believes should be his right and wrong behavior and then lets his beliefs govern his actions.

GOALS



A goal is more easily defined and understood than a value. Often the term goal is too vague. If you define goals as what you would like to accomplish or are willing to work for in a certain period of time, it is easier to understand the term "goal". Hopes and dreams are also forms of goals. New Year's resolutions are a form of goal setting.

Often goals that are set are too vague, e.g. greater happiness is too general a goal. What are some of the things that actually give you more happiness? Goals are tangible things - objects or ends. To make goals clearer, write them down and talk about them with others. This makes them more real and easier to achieve. Goal setting is a continual process. Values, attitudes and interests change and so do your goals and means of attaining them.

To evaluate to see if you are attaining your goals think back and write down one good thing that happened during each of the preceding four months. These do not have to be major successes, just some things that make you feel good about yourself.

Long Term and Short Term Goals

Goals serve as a guide to action. What do you want to accomplish in the near future and in the distant future? You need to keep these two kinds of goals working together and not at cross purposes. If you focus too much on long term goals without thinking of short term goals, your planning may be too vague and unrealistic. If you focus too much on short term goals, the long term goals are likely to be neglected and it may result in a feeling of frustration about not getting anywhere.

Long term goals are usually less specific and detailed than short term ones. Most of us can plan in more detail for a short time ahead than for a long time. The main idea is to think about both together and to fit the short term goals into a pattern that is directed toward the less specific long term goals.

Because each of us has many and varied goals, some priorities must be set. What do you want most and what do you want first? You must rank the relative importance of all the things that you would like to do that cost money. This gives you a basis for proceeding with money management which will be covered in Lesson 3.

After we have identified our goals we work toward attaining them. You may start working toward these goals immediately or it may take years before you start. Once goals have been set, they serve as direction for our actions, by our choices. Setting goals requires looking ahead. To evaluate your progress you must look back on what you have done to see if you are going in the direction that you want to go.

Organizing goals is like organizing your time which will be studied in Lesson 4. The individual and family that decides which goals are important and desirable and then works toward their achievement is likely to get what they want from life.

STANDARDS

Standards tell us how much is enough and when a task is completed to our satisfaction. Standards set the limit on what is acceptable. Without standards it is difficult to tell when goals have been reached. People sometimes make plans to achieve a certain standard; later on as plans are carried out, they find they must adjust the standards they have set for themselves because they cannot attain them.

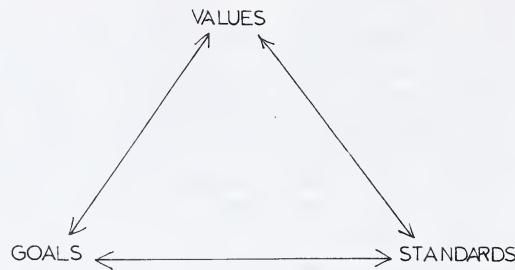
Standards can be defined as mental pictures of what is necessary to make life tolerable. In some ways, standards act as limits on behavior. They compel action toward an item or achievement because satisfaction is expected from the item or accomplishment. Standards show how much importance is placed on items or courses of action.

The essential nature of standards is emphasized in their very definition. It is shown both in standards of goods and services and in standards of processes and performances. It is possible that an individual may actually have more goods and services than he considers essential, in which case he would be fairly willing to give up some of them. However, once a person becomes accustomed to an item, he will probably feel it is essential to him. As soon as he does, he will exert effort to get it or will feel discomfort if it is unattainable. This is the real test of whether or not something is a standard.

Standards are cultural products. They begin within group life and are passed on through the group. They vary from group to group, from place to place and from time to time. Although there is a similarity in standards within a culture, each individual accepts, rejects or modifies these in accordance to his own personality and development. He develops an inner conviction that certain things must be done and that they must be done in a way acceptable to himself as well as to his group, which dictates his behavior.

Conventional standards are fixed by society and the person changes to meet them if the person considers these standards to be desirable. Conventional standards sometimes become laws. When standards are flexible, the standards are changed to fit the human situation. Acceptance of flexible standards gives greater freedom of choice and life is likely to be more relaxed, relations less strained and anxieties less apparent. For example, dinner is always ready at 5:30 p.m. and the family members want it at that time, it is a conventional standard. This meal arrangement would have to change to a more flexible one if the home-maker got a job and had to work until 5:00 p.m.

INTERRELATEDNESS OF VALUES, GOALS AND STANDARDS



The relationship between values, goals and standards is subtle and not necessarily recognized. Values is the dominant term, but there is a close relationship among concepts as each exerts an influence on the other two. Goals are indicators of values. Standards measure the degree of influence of a value and the limits within which one operates in working toward a goal.

There are similarities and differences among the three concepts. They are similar in that they all reflect what the individual or group considers important, and that they influence the use of scarce resources. There are also marked differences. One is the degree to which one is conscious of them. A person is perhaps less conscious of values than of standards and less conscious of either values and standards than of goals. The relationship of one concept to another is not necessarily one to one. A variety of goals may reflect the same value and the same goal may stem from a different value or combination of values in different persons, or in the same person at different periods in his life.

NEEDS VS. WANTS

Priorities can be established more sensibly when one recognizes the difference between a "want" and a "need". A need is essential for survival, so it must be satisfied first. A need takes priority over a want. A want is a desire, a wish or a craving. Such wishes could be considered goals if they were lasting and recurrent. A certain wish may be as strong as an actual need depending on a person's standards.

Sometimes wants and needs come into conflict. For example, Terry may need a winter coat but wants a sheep-skin coat. Obviously it is not possible to supply for every need and want. One must decide which need or want has priority.

If human wants and needs change through time and through research, progress is made. New tools, new substances and new sources of power are discovered and created and new methods are devised to meet changes in human needs and wants. In turn, new wants arise.

A family's wants often exceed the resources available for meeting them. Conflicts concerning the best use of resources are bound to occur. Choices must be made in many different situations as to the best use of resources. Successful management depends on well thought out decisions based on our values, goals and standards.

RESOURCES

Resources are something that we have that can be used or a supply of something that will take care of the need.

Jim wanted a doughnut from the bakery. He asked his mother if he might have one so she gave Jim the money. Linda wanted some hot chocolate so she went to the kitchen, heated the milk and made a cup of hot chocolate.

Here are money, milk and cocoa powder. These are all resources, resources that we probably take for granted. The money, milk and cocoa are tangible resources, resources that can be handled or touched. But there were also intangible resources involved here. Jim's relationship with his mother enabled him to ask her for the money.

There are human, nonhuman and community resources. In the following chart note which resources are human, which resources are nonhuman and which are community. An example is given for most resources.

Human Resources	Examples
1. Time	An hour, a day, a week, a lifetime
2. Energy	Energy needed for homemaking
3. Interests	In gardening, food preparation, music, art
4. Abilities and Skills	Intellectual ability or skill in sewing
5. Knowledge	Information needed in selecting of foods, clothing, understanding the principles of good management

6. Attitudes	Willingness to accept change. Optimism
7. Physical Health	
8. Mental Health	

Nonhuman Resources	Examples
1. Material goods	Food, home, car
2. Money	Savings, wages, income on investments
3. Natural	
4. Technical	
5. Family	
6. Community Facilities	Parks, libraries, shopping facilities, schools, churches, recreation facilities

CHARACTERISTICS OF RESOURCES

Resources are similar in that:

1. They are useful.
2. They are all limited.
3. Their use is interrelated.
4. The managerial process is applicable to all resources.
5. The quality of life an individual achieves is dependent upon his use of them.

All Resources are Useful

Families and individuals need to be aware of their total resources for frequently some are overlooked or not used as fully as possible.

All Resources are Limited

If resources were unlimited, management would be unnecessary. Time is the most completely limited resource since no day can contain more than 24 hours, nor can any of these hours be "saved". Planning time is simplified by the fact that the limit is the same for everyone, although the demands upon it differ among the individuals.

Energy is also a limited resource and it differs from time in that people differ in the amount of energy they have available. Like time, energy cannot be accumulated proportionately. This is to say, if a person does nothing today, he cannot then be expected to do the work of two people tomorrow.

Money limitations can be compared in objective terms. The resource varies greatly from person to person and for an individual in different periods of his life. Money differs from other resources because it is possible to obtain more of it. If a person is willing to work more hours during the day, he will earn a larger income.

The abilities of the family members are also limited. They are limited by inherent capacities of the individual and by the training which develops those capacities. No amount of training can make a great artist of an untalented person. Conversely, a gifted person may not develop fully because of the lack of opportunity for using his talents. The proper stimuli have to be there for the family to make full use of their abilities.

All Resources are interrelated

The use of resources is interrelated since decisions about one resource affect others and in some cases one plentiful resource may be substituted for one that is lacking. For example, a young couple decides to purchase furniture and pay for it from their current income. To make the payments they find they have to cut back on their travel, recreation and clothing expenses. They may have to find other ways to provide their recreation and travel: the homemaker may have to sew the family's clothes rather than buy them.

Some things can be obtained through the use of resources other than money. Fruits and vegetables can be produced at little cost in money if time, energy and knowledge are used in gardening.

Managerial Process Applicable to All Resources

The managerial process is applicable in the utilization of all resources. (The application of the managerial process for the resources of money is discussed in full detail in Lesson 3.)

Management of Resources

Principles of management which can apply to either an individual or family can be stated in terms of things to do.

Following are some principles in management which families or individuals can follow.

1. List the desired goals of a family or individual and place them in order of their importance to the family or individual.
2. Record the resources that can be used to reach the listed goals. They may include money, equipment, time, energy and abilities of the family members or individual.
3. Set up a plan for using resources to obtain the greatest satisfaction for the family or individual. The plan should care for the wants of the family members or individuals. If some resources are unused, put aside the surplus into a savings or use it to get things that were not expected immediately. If the resources are not enough to get all the things desired, the plan will have to show what things the family or individual will have to do without or get later.
4. Follow the plan as it was set up and improve it as experience develops. Every day should show progress towards increasing satisfactions. If this is not shown, changes will have to be made.

Quality of Life Determined by Use of Resources

The use of the various resources determines the kind of life an individual or family has. No goal can be accomplished without the use of resources. Management is closely related to goals and a family cannot afford to forget its long term goals in its specific plans.

In evaluating the quality of life being sought, it is important to realize that goals can be achieved only through the use of resources. Time, energy, money and knowledge are necessary to fulfil family goals like maintaining a comfortable home, supplying the family with adequate food and clothing, etc.

Following are some suggestions in planning the use of resources for maximum satisfactions.

1. When planning for the use of resources, include all members of the family. Children can let their parents know what things they would like to have and what things they could do to help the family.

2. Use the minimum amounts of resources to get desired results. This involves purchasing all goods very carefully. Time and energy can be reduced by working efficiently and shopping when the stores are not busy. Correct ways to use resources should be learned so that maximum returns will result.
3. If possible, the family should use its most abundant resources. If money is scarce, the family can do more things themselves. This can include taking more time to shop for lower-priced goods. They may do repairs around the house instead of hiring someone to do them. Furnishings, carpets and equipment can be looked after very carefully so they will last a long time.
4. Plan family activities so the members have the chance to make their most important contributions toward the family wants. Children should be allowed to do dishes since they cannot prepare meals.

GUIDES TO INCREASING SATISFACTION FROM RESOURCES

To get the maximum satisfaction from resources requires their full use. Following are four guidelines for maximizing satisfaction:

1. increasing supply of resources
2. knowing alternate uses
3. increasing utility and expanding appreciations
4. balancing choices

Increasing Supply of Resources

For a family to increase its available resources, it must be aware of its total assets. Often goals are achieved by using only a few resources when all available resources could have been used easily. A good example of utilizing all available resources is in meal preparation. The father can improvise some labour-saving devices; the family members can offer help in the actual food preparation; the mother might try to save energy by simplifying menus and becoming "motion-minded" in preparing them.

Knowing Alternative Uses

A family should find out the alternate uses for a given resource. A family which has extra money on hand after all necessities have been cared for may choose to use the extra money for travel, clothes, charity, etc. If the money were spent on travel, it cannot be given to charity. Thus, choices are necessary.

Alternate resources can be used to reach a specific goal. Alternate uses of resources often allow the substitution of one resource for another which is scarce. If a homemaker has more time than money, she does her own housework. If, however, she has more money than time, as when she is employed, she may hire someone to do certain household tasks.

If money is in short supply, there are other ways to develop resources to substitute for money.

Increasing Utility and Expanding Appreciations

Money has many alternate uses and some goods embody many possible uses. A beautiful bowl of oven china can be used as a casserole dish, for salad, for fruit, or for flowers. A card table can be used as a table for light meals, a serving table, or a games table.

Satisfaction increases when one finds new uses or combinations of uses for things already owned. A blouse may have been purchased to wear with shorts. The consumer discovers it also looks good with slacks or a skirt.

Balancing of Choices Among Resources

Many resources have a number of choices from which to choose. A balance among the choices will produce the best results. The following example will best describe this concept. A butter cake recipe calls for flour, sugar, salt, baking powder, fat, eggs and liquid. The homemaker can make a richer cake by increasing the amount of fat or a less rich cake by decreasing the amount of fat. When the amount of fat is varied, the other ingredients must be adjusted to maintain the necessary balance. If the fat is omitted entirely, no butter cake is made. The balance among the ingredients may vary according to the product desired or the resources available, but a different and unsatisfactory product can result if all necessary ingredients are not present.

BALANCING RESOURCES AND GOALS

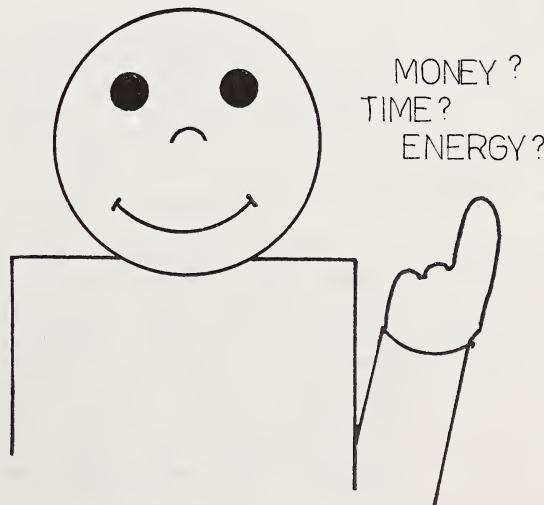
There are many ways of using these various resources to achieve your goals and needs. It is you that will have to decide which combination of resources to use. Your choice will depend on your attitudes and values - what you consider to be most important and what you consider to be least important. For example, you will have to decide whether

you will go to a hockey game or stay home and refinish the desk you have started. There may also be a choice in using your energy - will you play baseball or stay home and wash your car?

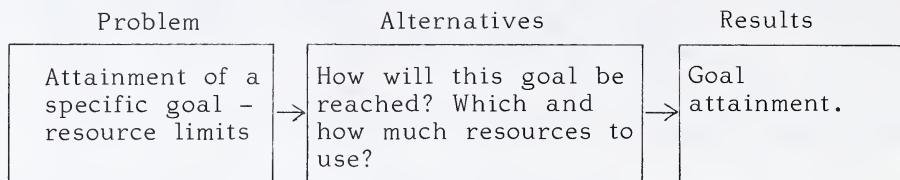
Using Several Resources to Achieve a Goal

A single resource is not always the only resource to consider. Often, others should be given full attention. For example, when purchasing a car, money should not be the only resource given full consideration. For one to make a satisfying purchase, one will have to have some knowledge of when, how, and where to shop to get the most for one's money. One's ability to evaluate the different kinds of cars and to know which car is best suited for the family needs is a valuable resource. Another item to take into account is how much time and energy one should spend in selecting a car. Considering all these factors, one can make the most of one's choices.

1. *Some goals are achieved by combining resources like money, knowledge, ability, time and energy.*
2. *Sometimes it is possible to substitute one resource for another; time and energy may be substituted for money or vice versa.*
3. *The greatest satisfaction in meeting one's goals and needs comes from wise decision making.*
4. *Human resources include abilities, skills, talents, health, knowledge, interests, energy and time.*



DECISION MAKING PROCESS



Decision making is not an easy job, although no physical work is involved. It has been said that the hardest work of all is to think and decision making involves thinking.

There are usually five main steps involved in the decision making process.

1. Defining the problem or setting the goal
2. Examining alternatives
3. Choosing an alternative
4. Implementing or carrying out the decision reached
5. Evaluating

Define the Problem

This is the most important step. If you ask a good question you will get a good answer. A satisfactory decision cannot be made without first defining the problem. In reaching some decisions this may be an easy step but for other decisions, it may be very difficult.

Simplify the problem. Most problems have several parts. Separate the ones that need thinking about from the parts that require "yes-no" answers.

Clarify the problem by writing down the main points. This helps you focus on your own thinking. Can you explain the problem so that another person can easily understand it?

Examine Alternatives

When looking for alternatives the ideal situation would be to become aware of all the possibilities. Sometimes less obvious but related facts are key to the whole problem. It is not always possible to look at all alternatives because a person is limited by time and by the extent of his experiences. The more alternatives one has, the better decision can be made. By grouping facts logically and on paper, you will have a better idea of what must fit together to solve the problem. Consider the "pros" and "cons" of each.

Choose an Alternative

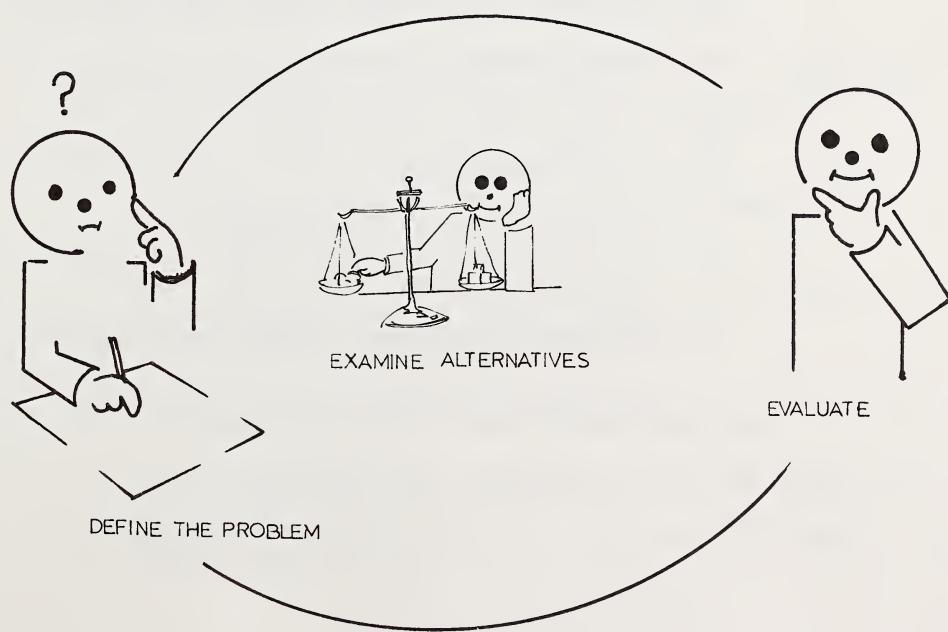
After thinking through each alternative, you can now choose the best one. There is a certain amount of chance involved in making your choice. If a satisfactory solution is found, the search for alternatives ends; you return to the problem saying "What is the situation now and where do I go from here?"

Implement Plans

Once you have decided on a course of action, you need to organize your time, energy and other resources to carry out the decision made. Lesson 4 will deal more with time and energy management so you are better able to reach your goals.

Evaluate

Evaluation is an asset throughout decision making because it can correct errors in judgement and improve the overall effectiveness of decision making. Results may be evaluated in the process of any portion of the project, at any point throughout its completion or at the end. Most of us assess the results when a goal has been reached or dropped. Positive feedback can stimulate us to try harder and to set future goals.



SELF -EVALUATING EXERCISE

DIRECTIONS: Circle the number opposite the one statement in each pair of the value which most appeals to you. You must choose one number in each pair of items.

1 - to be reasonably sure about the future for myself and my family.

12 - to do things well.

3 - to have people think well of me.

5 - to have as much freedom as possible to do things I want to do.

11 - to have as many good things as possible.

12 - to do things well.

6 - to do new and different things often.

11 - to have as many good things as possible.

7 - to have friends.

10 - to have things neat, orderly and organized.

6 - to do new and different things often.

8 - to create an atmosphere that makes for satisfying family living.

3 - to have people think well of me.

9 - to do what is right according to my beliefs.

8 - to create an atmosphere that makes for satisfying family living.

10 - to have things neat, orderly and organized.

4 - to do things for my family and others.

11 - to have as many good things as possible.

10 - to have things neat, orderly and organized.

12 - to do things well.

2 - to have influence with people.

11 - to have as many good things as possible.

4 - to do things for my family and others.

10 - to have things neat, orderly and organized.

2 - to have influence with people.
12 - to do things well.

4 - to do things for my family and others.
12 - to do things well.

4 - to do things for my family and others.
7 - to have friends.

5 - to have as much freedom as possible to do things I
want to do.

8 - to create an atmosphere that makes for satisfying
family living.

2 - to have influence with people.
3 - to have people think well of me.

7 - to have friends.

8 - to create an atmosphere that makes for satisfying
family living.

5 - to have as much freedom as possible to do things I
want to do.

12 - to do things well.

3 - to have people think well of me.

11 - to have as many good things as possible.

6 - to do new and different things often.

12 - to do things well.

9 - to do what is right according to my beliefs.

12 - to do things well.

1 - to be reasonably sure about the future for myself and
my family.

10 - to have things neat, orderly and organized.

3 - to have people think well of me.

8 - to create an atmosphere that makes for satisfying
family living.

5 - to have as much freedom as possible to do things I
want to do.

6 - to do new and different things often.

6 - to do new and different things often.

10 - to have things neat, orderly and organized.

1 - to be reasonably sure about the future for myself and
my family.

5 - to have as much freedom as possible to do things I
want to do.

- 3 - to have people think well of me.
- 6 - to do new and different things often.
- 5 - to have as much freedom as possible to do things I want to do.
- 7 - to have friends.
- 10 - to have things neat, orderly and organized.
- 11 - to have as many good things as possible.
- 2 - to have influence with people.
- 4 - to do things for my family and others.
- 8 - to create an atmosphere that makes for satisfying family living.
- 9 - to do what is right according to my beliefs.
- 8 - to create an atmosphere that makes for satisfying family living.
- 12 - to do things well.
- 4 - to do things for my family and others.
- 5 - to have as much freedom as possible to do things I want to do.
- 9 - to do what is right according to my beliefs.
- 11 - to have as many good things as possible.
- 1 - to be reasonably sure about the future of myself and my family.
- 2 - to have influence with people.
- 9 - to do what is right according to my beliefs.
- 10 - to have things neat, orderly and organized.
- 6 - to do new and different things often.
- 7 - to have different friends.
- 4 - to do things for my family and others.
- 6 - to do new and different things often.
- 2 - to have influence with people.
- 5 - to have as much freedom as possible to do things I want to do.
- 4 - to do things for my family and others.
- 8 - to create an atmosphere that makes for satisfying family living.
- 2 - to have influence with people.
- 9 - to do what is right according to my beliefs.
- 1 - to be reasonably sure about the future for myself and my family.
- 8 - to create an atmosphere that makes for satisfying family living.

5 - to have as much freedom as possible to do things I want to do.

10 - to have things neat, orderly and organized.

7 - to have friends.

9 - to do what is right according to my beliefs.

1 - to be reasonably sure about the future for myself and my family

11 - to have as many good things as possible.

3 - to have people think well of me.

10 - to have things neat, orderly and organized.

2 - to have influence with people.

8 - to create an atmosphere that makes for satisfying family living.

3 - to have people think well of me.

4 - to do things for my family and others.

2 - to have influence with people.

6 - to do new and different things often.

2 - to have influence with people.

10 - to have things neat, orderly and organized

6 - to do new and different things often.

9 - to do what is right according to my beliefs.

1 - to be reasonably sure about the future for myself and my family.

6 - to do new and different things often.

3 - to have people think well of me.

7 - to have friends.

7 - to have friends.

11 - to have as many good things as possible.

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7 - to have friends.

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1 - to be reasonably sure about the future for myself and my family.

4 - to do things for my family and others.

1 - to be reasonably sure about the future for myself and my family.
7 - to have friends.

3 - to have people think well of me.
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9 - to do what is right according to my beliefs.

7 - to have friends.
12 - to do things well.

DIRECTIONS FOR SCORING FORCED CHOICE VALUES TEST

1. Count the number of times you circled number 1 on the Values Test and insert the number counted in the blank to the left of statement number 1 on page 23. Do this for each of the items through to number 12.
2. Rank the items in the column by assigning number one to the item that you circled the most times, number two to the items circled the second highest number of times, etc. In case of a tie, give the items all the same rank, but allow a full number count for each item. For example, if there is a tie on number 3, assign two number threes, which take up the three and four spots, making five the next rank.
3. When you have completed ranking, you may look at the key to the right of the ranking and determine the highest to lowest values. Example: if #10 is ranked 1, that means your highest value is "orderliness".

Be sure to check with your teacher if you have any questions on scoring or ranking.

To score the test, count the number of times each statement was circled.

I circled statement 1 _____ times
I circled statement 2 _____ times
I circled statement 3 _____ times
I circled statement 4 _____ times
I circled statement 5 _____ times
I circled statement 6 _____ times
I circled statement 7 _____ times
I circled statement 8 _____ times
I circled statement 9 _____ times
I circled statement 10 _____ times
I circled statement 11 _____ times
I circled statement 12 _____ times

Each statement refers to a value. The list of values below corresponds to the statements.

Statement 1 represents security
Statement 2 represents influence
Statement 3 represents recognition
Statement 4 represents helpfulness
Statement 5 represents freedom
Statement 6 represents new experience
Statement 7 represents friendliness
Statement 8 represents family life
Statement 9 represents moral values
Statement 10 represents orderliness
Statement 11 represents wealth
Statement 12 represents workmanship

Arrange the statement numbers in order of priority according to the frequency that each one was circled, e.g. if you circled statement 5 the most times, this would be the first on the list. The statement circled least would be last on the list.

Rank	Key	
_____	Security	1. To be reasonably sure about the future for myself and my family.
_____	Influence	2. To have influence with people.
_____	Recognition	3. To have people think well of me.
_____	Helpfulness	4. To do things for my family and others.
_____	Freedom	5. To have as much freedom as possible to do the things I want to do.
_____	New Experience	6. To do new and different things often.
_____	Friendliness	7. To have friends.
_____	Family Life	8. To create an atmosphere that makes for satisfying family living.
_____	Moral values	9. To do what is right according to my beliefs.
_____	Orderliness	10. To have things neat, orderly and organized.
_____	Wealth	11. To have as many good things as possible.
_____	Workmanship	12. To do things well.

The resulting list should reflect the priorities in your value system in an approximate way.

EXERCISE 1: Multiple Choice

Select the best possible answer and place the appropriate letter in the space to the left of each question.

_____ 1. Management involves

- a. decision making that leads to change.
- b. making New Year's resolutions.
- c. our feelings about success.
- d. setting the limits of what is acceptable.

_____ 2. Values are characterized by

- a. being concrete rather than abstract.
- b. being general rather than abstract.
- c. being simple.
- d. all of these.

_____ 3. Goals are

- a. based on emotional responses.
- b. a guide to action.
- c. guided by one's conscience.
- d. the limits of what is acceptable.

_____ 4. Standards

- a. act as limits on behavior.
- b. compel action toward an achievement.
- c. show how much importance is placed in an item.
- d. all of these.

_____ 5. Conventional standards

- a. are fixed by society.
- b. are quite flexible.
- c. give freedom of choice.
- d. all of the above.

_____ 6. One of the characteristics of resources is that it is

- a. money.
- b. limited.
- c. time.
- d. energy.

_____ 7. Because resources are limited it is important

- to plan for use of time.
- use money and abilities wisely.
- budget money.
- all of these.

_____ 8. Planning for the use of resources involves

- setting up a plan and sticking with it.
- setting up a plan and improving it with experience.
- never changing the original plan.
- never changing the original goal.

_____ 9. To increase satisfaction from resources,

- know alternative uses.
- choose wisely.
- increase money available.
- all of these.

_____ 10. The most important step in decision making is to

- define the problem.
- consider alternatives.
- accept responsibility for the decision made.
- use the evaluation to set future goals.

_____ 11. A morally mature person

- is able to decide the difference between right and wrong.
- lets conscience be his only guide.
- uses insight as to the consequences of his behavior.
- all of these.

_____ 12. How neatly we keep our home is one of our

- goals.
- standards.
- decision making.
- resources.

EXERCISE 2: Matching

For the words in List A, find a definition or phrase in List B that best describes that word. Write the letter in the space provided.

LIST A

- (a) abilities
- (b) computer
- (c) flexible standards
- (d) goal
- (e) management
- (f) money
- (g) moral values
- (h) need
- (i) resources
- (j) standards
- (k) time
- (l) values
- (m) want

LIST B

- _____ 1. planned activity toward a goal
- _____ 2. ideals and beliefs that are important to us
- _____ 3. are knowing the difference between what is basically right and wrong and acting accordingly.
- _____ 4. what you would like to accomplish or are willing to work for in a certain period of time
- _____ 5. set the limit on what is acceptable
- _____ 6. the standard changes to fit the human situation
- _____ 7. something that we have that can be used to take care of a need
- _____ 8. a limited resource
- _____ 9. a nonhuman resource
- _____ 10. is essential for survival

EXERCISE 3: Short Answers

Answer the following questions as accurately and concisely as possible.

1. Why do we need to learn to manage our resources?

2. List the five steps involved in decision making.

3. Why is it necessary to learn to make decisions?

4. How does one go about simplifying a problem to be solved?

5. Define standards.

6. How does one go about evaluating progress toward goals?

7. What is the difference between a want and a need?

8. List four characteristics of resources.

9. Briefly give an example of how resources are interrelated?

10. How can planning for the use of resources make a family happier?

EXERCISE 4: Short Paragraph

1. Give an example of how goals, values and standards are interrelated.

2. Analyze your short term goals and long term goals. State one long term goal you have and identify the short term goals that you have. Describe how reaching these short term goals will help you reach your long term goal.

3. Abilities are resources. Define abilities. Examine the abilities you and members of your family have that can help you reach the long term goal you described in question (2).

EXERCISE 5: True and False

Carefully read each statement below and decide if it is true or false. If the statement is true, place a T in the short blank before the statement. If it is false, place an F on the short blank. Correct all false statements by changing only the *highlighted* portion.

1. *Carrying out the decision reached* is the most important step of the decision-making process.

2. *Results may be evaluated* in the decision-making process at any point throughout its completion or when the goal has been reached.

3. Your choice of how you will use your resources will depend on your *time, energy and money*.

4. *Human resources* include abilities, skills, talents, health, knowledge, interests, energy and time.

5. Principles of management can be *stated in terms of things to do*.

6. No goal can be accomplished without the *use of resources*.

7. *Money* is the most completely limited resource.

8. All resources are *independent*.

9. *Money* is an example of a human resource.

10. *Attitudes* serve as guides to action.

11. *Goals* tell us how much is enough and when a task is completed to our satisfaction.

12. Your *moral values* tell you the difference between right and wrong.

EXERCISE 6: Short Essay

Observe the rules of spelling, sentence structure and paragraph construction in writing your essay. Begin with a topic or introductory sentence and end with a summary or concluding sentence. Please give your essay a title.

Describe the decision-making process. You have just won \$20 000.00 in a 649 lottery. Using the decision-making process, explain what you would do with the money. Write down all possible alternatives. Explain the pros and cons of each. What would your choice be? Why?

Please Return these Sheets with Your First Lesson.

1. Name in full: _____
2. Address: _____
Postal Code: _____
3. File Number: _____ 4. Age: _____
5. Telephone Number: _____
6. What school (if any) are you attending? _____
7. What grade are you in? _____
8. What other Personal Living Skills courses have you taken, if any? (Modern Living, Sociology, Psychology, Health)

9. Are you taking this course for four or five credits? _____
10. Are there other students in your school or district taking this course by correspondence? _____
11. Do you study with any of them? _____
12. What other courses are you studying by correspondence?

13. How many credits do you hold now? _____
14. How many are you taking this year? (Include those being taken in school.) _____

15. What vocation do you plan to follow? _____

16. Mention any special factors, handicaps (jobs, illness, etc.) which may influence your progress in this course.

17. What type of community do you live in? (City, town, village, farm, etc.) _____

18. What is the approximate population of your community? _____

19. List the members of your family, including approximate age relationship to you. (e.g. Mother, Father, 3 sisters - all younger)

20. Are you employed?

(a) Full time _____

(b) Part time _____

Give particulars:

21. Write at least one page about yourself, your family background and your goals in life. Use the following lined page.

LESSON RECORD FORM
1621 Personal Living Skills 10
Module X
Revised 89/05

FOR STUDENT USE ONLY

Date Lesson Submitted

(If label is missing
or incorrect)

Time Spent on Lesson

File Number

Lesson Number

FOR SCHOOL USE ONLY

Assigned
Teacher: _____

Lesson Grading: _____

Additional Grading
E/R/P Code: _____

Mark: _____

Graded by: _____

Assignment Code: _____

Date Lesson Received:

Lesson Recorded _____

**Student's Questions
and Comments**

Apply Lesson Label Here

Name

Address

Postal Code

*Please verify that preprinted label is for
correct course and lesson.*

Teacher's Comments:

ALBERTA CORRESPONDENCE SCHOOL

MAILING INSTRUCTIONS FOR CORRESPONDENCE LESSONS

1. BEFORE MAILING YOUR LESSONS, PLEASE SEE THAT:

- (1) All pages are numbered and in order, and no paper clips or staples are used.
- (2) All exercises are completed. If not, explain why.
- (3) Your work has been re-read to ensure accuracy in spelling and lesson details.
- (4) The Lesson Record Form is filled out and the correct lesson label is attached.
- (5) This mailing sheet is placed on the lesson.

2. POSTAGE REGULATIONS

Do **not** enclose letters with lessons.

Send all letters in a separate envelope.

3. POSTAGE RATES

First Class

Take your lesson to the Post Office and have it weighed. Attach sufficient postage and a **green first-class sticker to the front of the envelope, and seal the envelope.** Correspondence lessons will travel faster if first-class postage is used.

Try to mail each lesson as soon as it has been completed.

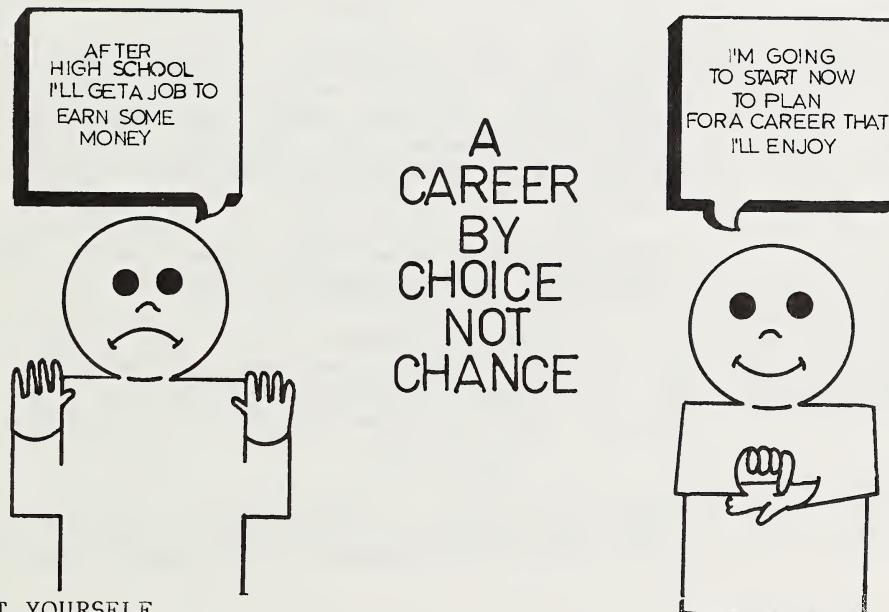
When you register for correspondence courses, you are expected to send lessons for correction regularly. Avoid sending more than two or three lessons in one subject at the same time.

CAREER GOALS

Most people seek employment sometime during their lives. People may look for part time work while they are still at school or full time employment after high school, vocational school, or college.

How soon after you begin working should you plan a career? This depends on your goals in life. Many people like to stay in one position for many years. They do a very good job and are not interested in moving up by getting promotions or moving to new positions. They are happy where they are. If this is a well considered choice it is a good choice. Some employees, however never move ahead simply because they do not know how to get ahead.

Consider your own goals. What do you want to be doing at 25? at 30? at 40? at 60?



The career planning process, like any decision making process, is a matter of gathering the information and then making the decision based on the information you have gathered. You will want information first about yourself before you can set career goals.

What you want in your career depends largely on what you like to do (your interests), what you have a natural ability to do (your aptitudes), what you are able to do (your skills), what you feel is necessary for your well being (your needs) and what you find worthy, desirable or important (your values).

Your Interests

There are different methods of exploring your interests. One method is to ask your counsellor to give you an interest survey, and to interpret it for you. Such surveys organize your interests in various ways and they usually suggest occupations related to your interest profile. They are helpful in planning your career, but they must be used wisely. Many people wrongly assume that an interest survey can tell them what they are capable of doing or what they should do.

Another method is to recall feelings of likes or dislikes for various kinds of activities in which you have taken part. Consider choices you have made whenever you have chosen freely. Look at activities to which you have applied yourself energetically over long periods of time and which you can perform with little conscious effort. For example, Dwane spends a good deal of time on a home computer and can concentrate on programs without forcing himself.

When one is young, interests tend to change fairly frequently. There is nothing wrong with this. Youth is a period in which one should try out a number of different activities. However, in the long run a person's interests should settle down and become fairly stable.

You may check any of your interests to determine whether they are superficial or genuine and likely to last by asking the following questions

1. How long have you had the interest?
2. How much time and effort have you given to activities connected with it?
3. How much do you really know about the field?
4. Do you talk about it eagerly and with apparent enthusiasm?

Any interest which yields positive answers to the above questions should receive serious consideration.

Your Aptitudes

Success in most occupations and educational programs often depends on having the required aptitudes or natural abilities. Did you like certain things in school because you like to take a scientific approach, because you have an aptitude for figuring out how things work or because you want to learn about people? In what areas can you perform comfortably and effectively?

In the Self-Scoring Exercises, rate yourself on each aptitude according to your estimate of your present level of ability, or what you feel your ability level could readily be with further education or training. When you have finished this activity write down your five strongest aptitudes in their order of priority.

Your Skills

Do you have talents which your classmates might not have; skills which come easily to you? You have been developing and using a wide variety of skills from the day you were born. Many of these skills would be of value in performing a job.

When we say that people have "skills" it simply means that they have the ability based on knowledge and experience to do the task.

Any job is thought of as involving three types of skills: adaptive, functional and specific skills. Adaptive skills refer to those abilities that help you to adjust to different situations or to change if required to do so. For example, when you are employed, will you be able to get along with your co-workers? Will you be able to get to work on time and do your job without constant prodding?

Functional skills refer to skills that you use when dealing with information, concepts, people and objects like tools and materials. Functional skills are acquired as you pursue your life's activities. You develop some through your hobbies and recreational activities. You develop some through volunteer activities. You develop some through home activities and jobs in which you are employed.

Specific skills are ones that enable you to perform a specific job according to certain standards. These skills are normally acquired through training, either in vocational school programs or on the job.

Your Values

Your values are the heart of what you want in life. They represent what is really important to you and often become the goals for which you strive. Some common values in Canadian society today are: a successful career, money, prestige, security, leisure time, independence, friendship, marriage, family, health and religion.

Even though your family, friends and community are powerful influences, your values are personal and unique. They are still in the process of being formed, and they will likely continue to change throughout your life, especially in their order of importance and their relationship to one another.

Obviously, your career cannot fulfill all of your values and expectations in life, but it can help you achieve many of the goals for which you strive. You need to know what is really important to you in order to make wise career decisions.



Take a look at yourself. Ask yourself some questions. What do you enjoy doing most? List your favorite hobbies and sports, your favorite subjects in school. If you have had any paid jobs or done any volunteer work, list what you liked or didn't like about each of these.

Examine your list with an analytical eye, and ask yourself "Why?". What prompted you to list the things you did? Do you have the required skills?

Did you like the jobs you held for the work itself? Or the responsibility? Or the working conditions? Did you like the money or the hours of work, or did you like being outdoors, or because you like being part of a team?

Be honest with yourself. The more you know about yourself, the better your decision will be.

Now write a summary of your interests, aptitudes, skills, needs and values. Show it to your parents and friends. They might be able to add something you have forgotten or help you be more specific. There is no need for embarrassment. There is after all one in the world quite like you.

SETTING JOB GOALS

Picture yourself in 10 or 20 years from now. Where will you live - in a house or an apartment? Will you be married? How large will your family be? Will you be in the same city or town as now, or elsewhere?

Predicting your future in a world that is full of choices and constantly changing is not easy. And to actually plan, to sit down and chart a realistic course for your life is difficult.

While modern technology has created many new jobs, it has eliminated many of those jobs that could be done by people with minimum skills and education, but which served as entrance positions in which you "worked your way up." Educational and training requirements are rising for growing numbers of jobs, and if you do not set career goals you have less and less from which to choose.

Prepare now for the world of work. Make choices now that will lead to the kind of future you want. Begin by thinking not just in terms of a job but in terms of your career.

Your career is the whole sequence of jobs and occupations you will hold during the course of your working life, and everything you do that is related to your work. In fact we all have careers, almost from the time we first go to school.

If you are a beautician for example, the way in which you become a beautician — from your first interest in hair styles, to the courses you took in school, to your course at NAIT, to your first job, to your own business, to your retirement are all part of your career.

Even if you decide to change occupations 10 years later, planning for a change, taking the necessary retraining, are all part of your career.

You should also realize that career planning is not something you do once on a rainy Saturday afternoon, but many times. It is a process which involves hundreds of decisions about your education, work and lifestyle that you make throughout your lifetime.

No longer can a young person expect to spend his or her whole life in the same job, or even in the same occupation. Studies show us that people in high school today will probably have five or six different jobs, and these in as many as two or three occupations. Nor can young women assume that marriage plans make career planning unnecessary. Today more than 51 percent of Canadian women are in the labor force and almost half of all married women work. Marriage and homemaking are only part of the career of today's woman.

The whole process of career planning is to find satisfaction and happiness in your life's work. Different jobs, education and lifestyles can provide this at different times in your life.

The career planning skills you develop now will be needed repeatedly during your life, from school age through retirement.

Planning Your Career

There are about 7,000 different types of employment in Canada today. Many of them didn't exist a generation ago. The job situation continues to change rapidly. There are more "white collar" jobs as automation tends to reduce manual labor and increase paperwork. More jobs are available in service industries such as restaurants, insurance companies, banks, hospitals, hotels, etc. There are also more government jobs available than ever before.

Discover and research as many career options as you can. The more options you can identify and research, the more likely you will find the best one for you. Think about your whole life, not just the first few years.



Once you have picked out one broad area of interest, you can investigate particular occupations within the area more deeply. You will want to know:

1. Is it challenging? Is it interesting and will the interest last over the years?
2. Can I succeed in this field? Can I meet the physical and mental standards about as well as others in this field?
3. How much can I earn? Is it close to what I need to live comfortably? Is the work satisfying as well as profitable?
4. How is the working atmosphere in this occupation? Will the working conditions be an asset or a liability to my plans?
5. Is the job flexible? Are there related fields where my skills will be valuable, leaving me other options.
6. Do I have enough training? Will it be practical to acquire necessary credentials or am I reaching too far?
7. What is the future outlook? Is the occupation expanding or might it become obsolete in the foreseeable future?

When you see a job you think you want, find out more about it. Study the job descriptions. Read occupational information sheets, occupation dictionaries, books on specific occupations, career calendars. Take advantage of career fairs held in your school or area.

Observe and talk to those in the field. Most people are proud of the work they are doing and are happy to talk to others who are interested. They are your best source of information. Ask as many specific questions about the occupation as you can think of. Also talk to personnel managers who employ people in the occupations that interest you.

Talk it over with family, friends and counselors. Ask for their opinions and suggestions. How do they picture you in the jobs that interest you? Their insights and points of view may help to clarify your own thinking.

Another excellent way to learn about an occupation is to get experience in it. Use your summers and leisure time to get a temporary, part time job or do volunteer work related to your occupational interest.

Once you have decided on your goal, you can start a course of action to get there. Break down your goal into smaller goals or steps to be carried out. Set time objectives for when you want to accomplish each short term goal or step. Anticipate problems that might arise and make plans that you can substitute to deal with those problems. Few decisions are really final. You will continue to change throughout adulthood. Periodically review your plans and progress to make sure you are carrying out your decisions as planned and to gauge your progress.

SUCCESSFULLY COMBINING SCHOOL AND WORK

The Advantages

Many students find that they desire to work at a part-time job while they attend high school. Most often, the reason for securing a part-time job is a financial one. There are many other advantages to be gained through part-time work.

1. Working on a part-time basis affords many learning opportunities that can be of value in future years, and can result in increased maturity.

For example, since you are earning money at a part-time job, the problems of money management soon become apparent. A person may learn to budget his earnings or, failing this, he may become more aware of the problems resulting from poor money management. It is better to learn how to handle money when it is not completely necessary to one's welfare than when there is a home and family to support.

One learns to budget one's time out of necessity. School time, working hours, study periods and time for recreation and social activities must all be fitted into a satisfactory time schedule.

Most part-time jobs involve working with other people, often people belonging to a variety of age groups and temperaments. From our part-time work experience it is possible to increase our knowledge of human psychology - to gain insight into what makes people think and act as they do.

2. A part-time job affords us the opportunity of witnessing what elements create a pleasant working atmosphere and what factors create poor working conditions and cause employee dissension. In other words, by working part-time you have an opportunity to increase your knowledge of and familiarity with the "working" world, and learn from these experiences.
3. Part-time positions give you knowledge and experience that may someday help you to secure a good permanent job.

You may learn to operate special equipment or machines in your part-time job. These skills could make you a more valuable employee to some company at a future date.

Any working experience of reasonable length is a mark in your favour when applying for a job because it shows that you have already proven your stability and desirability as an employee to a certain extent. This experience is especially valuable if you intend to secure a permanent job in the same field as your part-time work.

4. In some cases, part-time work will give you an "in" with a specific employer or business and thus make it easier for you to get a job after you finish school. A person who has successfully worked part time for a certain company will, in most cases, be chosen for a permanent position over a person who has no experience with the company at all, other factors being equal.
5. Part-time jobs may give a student an opportunity to observe more closely a line of work in which he thinks he would like to train and work permanently. In this way, a student may gain insight into how well he is suited to his chosen line of work. Often part-time jobs may serve to point out areas of vocational interest of which the student was not aware.
6. Part-time work may encourage personality growth. It teaches you to be dependable because you must carry out certain functions correctly in your job and learn to be punctual and reliable in performing these duties. It increases your self-respect; you think more of yourself when you can offer an important service. And, finally, part-time work encourages independence.

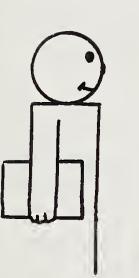
The Disadvantages

There are times when part-time work is not advantageous. If a student finds that his part-time job is cutting deeply into his time for study and school work and his grades are failing, he would be wise to give up his job or seek a reduction in hours of work. It is true that this would result in a financial loss, but no amount of spending money is worth the risk of jeopardizing your greater money-earning potential in the future.

Also, if your part-time job keeps you so busy that you have no time for leisure activities (hobbies, sports) or social development (making friends, club activities), it may be wise to consider whether your gains are equalling your losses.

PART TIME WORK OPTIONS THAT EXIST

If you wish to work for an employer, carefully survey the skills you have to offer and what types of part-time positions you may be able to fill. Then try a variety of the following suggestions.



1. Tell everyone you know that you are available for work. Friends and relatives may hear of part-time openings which they could advise you to apply for, if they know you are looking for a job.
2. Faithfully survey the want ads in local newspapers.
3. Let your school guidance counsellor know you are looking for a job. Sometimes employers notify schools when they are in the market for help.
4. Compile a list of possible employers by going through your classified phone directory and copying down the names of people and places most likely to need the type of work you can do. Then get in touch with them to see whether they have openings or needs.
5. Sometimes Y.M.C.A.s or Y.W.C.A.s can offer help to young people looking for job opportunities.
6. Manpower offices may be of some help to students. However, they are usually more concerned with helping people to find permanent, full-time positions.
7. Consult the heads of your Chamber of Commerce, as well as heads of service organizations such as Kiwanis, Rotary and Lions Clubs.
8. Go to personnel departments of large firms in your area and see whether they are accepting applications. If they are, put your name on file.

9. Go through daily and weekly newspapers in your area and look for items about new businesses or industries preparing to open in your vicinity. Since most of these businesses will be in the market for employees, a letter of application to them may put you in line for a job.
10. If it does not prove too expensive, you could put a "work desired" advertisement in your local newspaper, or on the bulletin board at the supermarket.

A person attempting to bring in extra finances by way of offering services to the public must have much the same outlook as a self-employed business man, as he is really creating a business of his own.

Before engaging in this area of employment, it is wise to consider the answers to these questions:

Do I have enough drive, interest and ambition to carry this job through?
Have I the time required?
Am I willing to be more or less at the beck and call of customers?
Will I work when customers want jobs done, even if I do not especially feel like working or if the work interferes with fun?

If your interest in part-time work lies in this field, here are some pointers which may help you attain success.

1. Before you begin, make sure there is a market for the product or service you are offering. There is little hope of making much money baby-sitting or teaching music if you live in a neighbourhood in which there are few young married couples with small children. Perhaps you could find a market, however, in another neighbourhood. An area in which many residents are older, retired persons provide an excellent market for a service involving odd jobs and household chores.
2. Once you have secured a market, you may find it helpful to do some reading on starting businesses and potential services. Also, ask people with good business judgement and experience to give you advice.
3. Before plunging into any business or special service, take sufficient time to figure out appropriate prices or fees for your services.

You can decide on fees by determining how much your time is worth, what your expenses will be, and how much profit you will need to clear, to make the business or service worthwhile. While you are doing this, compare your prices with prices of similar products or services to see how they line up.

4. Make your service or product unique. If you plan to create and sell a product, decide what you can do to give that product some unique personal touch that will serve as a trademark and set your product or service apart from others.
5. Display your products whenever possible. You may be able to find an arts and crafts shop which would be willing to act as an outlet for your product.

Sometimes ingenuity will result in other display opportunities. For example, a youthful creator of high fashion doll clothes got an excellent start by donating some of her clothes to bazaars, fairs and fund-raising projects. As she left her donations, she would ask the people in charge to display a 3" x 5" (8 cm x 12 cm) index card upon which she had typed her name, address, telephone number and a price list for the doll clothes she made. She would ask the people in charge of the bazaar to display her card with one or two not-to-be-sold sample garments after her donations were sold. In that way, her advertising never interfered with the bazaar's profits, but potential customers could call her.

6. Use every possible method to let people know of a service you wish to provide. Make up cards or announcements describing your business and distribute them where people will see them (supermarkets, coin laundries, etc.). Advertise by word of mouth. If possible, advertise in community papers and newsletters and in the bulletins of clubs to which you or your parents belong.
7. If developing a service or business of your own seems like too much to do alone, consider the possibility of adding your talent or skill to someone else's and starting a partnership. However, great care would have to be taken in choosing a partner who was as enthusiastic as yourself.

HOW TO BECOME A BETTER EMPLOYEE

Following are fourteen main reasons why a person advances in his career, cited from *You and Your Job* by Walter Lowen. If you have a job at the moment, compare what you give to your job with this check list.

Reliability

A man or woman who can be depended on for constant stability in job performance and calmness in a crisis is very valuable to an employer.

Loyalty

Loyalty, in the business sense, does not mean a slave-like devotion to duty, or a "my company, right or wrong" attitude. It means intelligently identifying and allying yourself with the best aims and traditions of your employer, and giving the best that is in you at all times.

Controlled Aggressiveness

A person who has no aggressiveness or ambition will not progress in his job. Likewise, a person who is overly aggressive will probably never make substantial gains because his powerful drive for success will annoy some people, frighten others and be viewed generally with some distaste. The happy medium is controlled aggression.

Controlled aggression is shown by the worker who takes night courses to give him a more solid base for advancement in his position, and by the employee who suggests useful management and production ideas but offers his suggestions in such a way as to avoid drawing a great deal of attention to himself.

Controlled aggression shows a giving attitude whereby the employee prepares himself to be a more valuable employee to his firm, rather than worrying about how much he can obtain from his company by pushing himself up the business ladder.

Open-mindedness

Progress depends upon a constant striving for improvement; that means change and the willingness to try something new rather than insistence that established ideas and methods be used.

Honesty

Honestly earning your salary involves the avoidance of bad habits such as the unnecessary waste of time, the keeping of irregular business hours, padding the expense account, the constant pilfering of stamps or stationery and trying to get away with slipshod work.

Ability to Get Along with Co-workers

The development of this personality trait is of utmost importance if one is to be successful in one's job. The display of genuine friendliness, tact and courtesy is a must in successful relations with other workers.

Be willing to praise your fellow worker and to undertake your share of a given job, even if it is not the most exciting task or glamorous assignment.

Emotional Stability

Feelings that are too easily hurt and the inability to prevent yourself from burning inwardly or exploding outwardly under frustrating conditions are two of the greatest handicaps to job advancement.

High Personal Standards

Do not succumb to office gossip; it benefits no one and often has a devastating effect on office morale.

Be very conscientious in your personal hygiene and dress.

Willingness to Give Extra Effort

An interesting analogy was once made by a factory supervisor. He compared a successful job relationship to a happy marriage.

"Everybody knows there is more to a happy marriage than just bringing home enough money, if you are a man; or keeping the house clean and having dinner ready on time, if you are a woman. A man and wife, to have a really meaningful relationship, must do more than merely fulfill the basic requirements of marriage. They must have an understanding of and sympathy with each other's problems, and a willingness to give more of themselves than the bare minimum..." Similarly, the worker who has a successful job relationship will be willing to ungrudgingly give a little extra effort to his job than is necessarily required.

Responsibility

Responsibility means that if you say you will do something, you do it; if you have a deadline, you meet it; if you have an important decision to make, you make it; if you are entrusted with an important task, you are as conscientious as possible in seeing it through.

Responsibility also involves doing well in a job you were hired to do. An employer who hires a new grocery packer wants him to pack customers' groceries, not suggest new store displays or improvise new methods for ordering stock. If this person does his job well, and then declares his ideas and ambitions, the odds are greater that the employer will give him a chance to test his ideas and move ahead.

Ability to Handle Personal Finances

The employee who is debt-ridden, who spends more than he earns, who cannot save, who borrows money from his co-workers — this employee might as well go into his employer's office and announce "I have not enough know-how to manage my personal affairs, so how can I ever help to manage your business affairs?"

Ability to Remain Relatively Healthy

Few companies can afford to have enough extra employees on the payroll to take up the burden of extra work caused by frequent lateness or absenteeism. Your undone chores fall on the shoulders of others and often mean a slow down in the entire office routine.

Ability to Take Criticism and Advice

The ability and willingness to take constructive criticism is a sign of emotional maturity as well as of ambition and initiative. If a person is to progress in his job, he must be willing to learn from his fellow workers.

Concern for the Employer's Position

The person who brings to his daily work a management attitude — an awareness and understanding of management's problems — is a very valuable employee to that management. Such a worker makes an effort to stay within a given budget and is constantly on the lookout for ideas which could result in greater operating economy, increased production or any other improvement in the company's position.

When he was president of the National Baseball League, Ford Frick once suggested ten rules of behavior for umpires that could be well applied to any occupation or endeavour. Here are the rules:

- (1) Keep your eye on the ball.
- (2) Keep all personalities out of your work; forget and forgive.
- (3) Avoid sarcasm; do not insist of the last word.
- (4) Never charge a player and, above all, never point your finger and yell.
- (5) Hear only the things you should hear and be deaf to others.
- (6) Keep your temper; a decision made in anger is never sound.
- (7) Watch your language.
- (8) Take pride in your work at all times; remember, respect for an umpire is created on and off the field.
- (9) Review your work; you will find, if you are honest, that ninety per cent of your trouble is traceable to loafing.
- (10) No matter what your opinion of another umpire, never make an adverse comment regarding him. To do so is despicable and ungentlemanly.

Best wishes for success in the career of your choice!

SELF-EVALUATING - EXERCISE 1: Interest Survey

In the following exercise list the main activities you have done in these areas of your life and then indicate what you liked and disliked about each and why.

1. EDUCATIONAL EXPERIENCES

List all the courses taken and all extracurricular activities

Major Activities

What I liked and why

What I disliked and why

2. WORK EXPERIENCE

List all summer, part time & volunteer jobs

Major Activity

What I liked and why

What I disliked and why

3. LEISURE EXPERIENCES

List all recreational, club and family activities

Major Activity

What I liked and why

What I disliked and why

SELF-EVALUATING - EXERCISE 2: Skills Survey

This chart lists some of the skills employers look for. By thinking about your school, work and leisure experiences, estimate the level of your skills. Note one or two experiences you have had. When you have completed this, write down your three strongest skills in order of priority.

SKILLS EMPLOYERS WANT	Low	Average	High	Experiences
1. Communicates effectively. Clearly explains self both orally and in writing.				
2. Demonstrates the ability to think critically. Points out potential problems, expands issues by asking questions.				
3. Demonstrates problem-solving skills. Realizes consequences, finds alternative solutions and makes decisions.				
4. Demonstrates an ability to make decisions. Does things without constantly being told.				
5. Shows a capacity for growth. Seeks out new experiences or responsibilities and shows motivation and initiative.				
6. Shows a capacity to cope with the unexpected (reflects confidence in responding to the unexpected.)				
7. Takes advantage of opportunities to contribute ideas, information, opinions, solutions when asked.				
8. Demonstrates leadership skills. Can influence others, develop ideas.				

SKILLS EMPLOYERS WANT	Low	Average	High	Experiences
9. Is responsible and dependable. Shows up when expected and carries out given tasks.				
10. Gets along well with others. Has a good working relationship with fellow workers.				
11. Reflects self confidence. Volunteers for new assignments. Hesitates little when deciding.				
12. Shows an ability to gain confidence of others. Others seek your opinion.				

YOUR STRONGEST SKILLS

1.

2.

3.

SELF-EVALUATING - EXERCISE 3: Aptitude Survey

Rate yourself on each aptitude according to your estimate on your current level of ability. When you have completed this activity, write down your three strongest aptitudes in their order of priority.

YOUR APTITUDES	Low	Average	High
GENERAL LEARNING The ability to catch on to new things quickly, to understand the principles underlying something, to reason to make judgements. Closely related to performance in school.			
VERBAL The ability to understand the uses and meanings of words, to comprehend and express ideas, to present information well either verbally or in writing.			
NUMERICAL The ability to work quickly with numbers, to perform arithmetic calculations, to make accurate measurements, to complete statistics and to balance cash and receipts.			
SPATIAL PERCEPTION The ability to understand the relationship resulting from the movement of objects in spaces to picture objects in three dimensions. Used in reading blueprints, solving geometric problems and driving a car.			
FORM PERCEPTION The ability to see similarities and differences in shapes and shadings of figures, and length and width of lines; to recognize small parts, to notice details in objects, to match patterns used in science, art and many trades.			
CLERICAL PERCEPTION The ability to check the accuracy of numbers and words quickly, to see differences in words and numbers, to proofread words and numbers, and to avoid errors in reading or copying.			
MOTOR COORDINATION The ability to coordinate eye and hand movements rapidly and accurately. Used in threading needles, fixing small parts or objects or stopping a car quickly when the traffic lights turn red.			

YOUR APTITUDES	Low	Average	High
FINGER DEXTERITY The ability to move fingers quickly and to handle small objects with fingers quickly and accurately. Used in typing, playing a musical instrument, making fine adjustments to instruments and making precise measurements with sensitive equipment.			
MANUAL DEXTERITY The ability to move hands easily and skillfully, especially in placing and turning motions. Used in sorting objects quickly, turning small objects, using hand tools or picking things up.			
EYE-HAND-FOOT COORDINATION The ability to coordinate hand and foot movements in response to visual signals. Used when driving a car, running and catching a thrown object, or balancing yourself when working with your hands in high places.			
COLOR DISCRIMINATION The ability to recognize similarities and differences between colors and shades, to identify a particular color, or to recognize color combinations that are in harmony or that contrast.			

YOUR STRONGEST APTITUDES

- 1.
- 2.
- 3.

SELF-EVALUATING - EXERCISE 4 : Value Survey

Consider the following values and rate each according to how important it is in your life right now. After you have rated each value, write down in order of importance those values most important to you.

VALUE SURVEY	Very Important	Important	Not Important
ACHIEVEMENT You want to see the results of what you do and you want a feeling of accomplishment.			
ACTIVITY You want to do something that requires physical strength, precision, coordination and involves movement from one place or position to another.			
ADVENTURE You want to do something that is exciting, competitive and risky.			
CREATIVITY You want to use your initiative to express yourself by creating new ideas or products.			
FRIENDSHIP You want your relationship with co-workers and bosses to be friendly, honest and loyal.			
INDEPENDENCE You want to work alone, to have responsibility, to feel free to plan your own activities and to change procedures.			
LEADERSHIP You want to influence and supervise others, and you want to be a decision-maker.			
LEISURE TIME You want to have lots of time to do things other than your paying job, and you do not want to bring work home regularly.			
MONEY You want to earn a high income.			

VALUE SURVEY	Very Important	Important	Not Important
ORDERLINESS You want to follow a routine with set procedures.			
PRESTIGE You want the respect and recognition from fellow workers and your community.			
SECURITY You want security in your job, income and benefits.			
SOCIAL SERVICE You want to work for the benefit of others and society.			
TEAMWORK You want to work closely with others and share tasks and responsibilities.			
VARIETY You want variety in terms of what you do, where you work and the people you meet.			

WHAT YOU VALUE MOST

- 1.
- 2.
- 3.
- 4.
- 5.

EXERCISE 1: Multiple Choice

Select the best possible answer and place the appropriate letter in the space to the left of each statement.

_____ 1. What you want in a career depends on

- a. what you like to do.
- b. what is important to you.
- c. what you are able to do.
- d. all of these.

_____ 2. The career planning process is

- a. a choice.
- b. a natural ability.
- c. a decision-making process.
- d. done in one weekend.

_____ 3. Interest surveys tell you

- a. what you are capable of doing.
- b. what you should do.
- c. what you are interested in.
- d. all of these.

_____ 4. You can tell what interests you by

- a. considering what activities you participate in.
- b. thinking of what you can do without becoming tired or bored.
- c. what you can do with little effort.
- d. all of these.

_____ 5. Aptitude means

- a. natural abilities.
- b. things important to you.
- c. what you have learned.
- d. how much you know about a field.

_____ 6. Skills are

- a. learned.
- b. inherited.
- c. a natural ability.
- d. all of the above.

7. Any job requires

- a. adaptive skills.
- b. functional skills.
- c. specific skills.
- d. all of these.

8. Functional skills deal with

- a. information.
- b. performance.
- c. change.
- d. standards.

9. _____ are acquired through training.

- a. Adaptive skills
- b. Functional skills
- c. Specific skills
- d. Values

10. Values

- a. represent what is really important to you.
- b. continue to change throughout your life.
- c. are influenced by family and friends.
- d. all of these.

11. The employment picture has changed so there are

- a. more manual labor jobs.
- b. fewer service jobs.
- c. more "white collar" jobs.
- d. all of the above.

12. If the occupation is flexible

- a. there are related fields where you can use your skills.
- b. the hours will vary.
- c. there are good working conditions.
- d. you will have necessary training.

13. You can find out more about your chosen career through

- a. career fairs.
- b. talking to people who are in your chosen career.
- c. getting a part-time job related to it.
- d. all of these.

_____ 14. The worker displaying controlled aggression

- a. draws attention to himself.
- b. worries about how much he can obtain from the company.
- c. takes courses to increase his knowledge.
- d. is pushy.

_____ 15. A good employee

- a. praises fellow workers.
- b. is conscious of personal hygiene and dress.
- c. is willing to take constructive criticism.
- d. all of these.

EXERCISE 2: Matching

For each word in List A find a definition or phrase in List B that best describes that word. Write the number in the space provided.

LIST A

1. adaptive skills
2. aptitudes
3. career
4. career planning
5. constructive criticism
6. functional skills
7. loyalty
8. open minded
9. reliability
10. responsibility
11. specific skills
12. values

LIST B

- _____ (a) involves doing well in the job you were hired to do
- _____ (b) willing to try something new rather than always using established methods
- _____ (c) intelligently identifying and allying yourself with the aims of your employer
- _____ (d) can be depended on for constant stability in job performance
- _____ (e) natural abilities
- _____ (f) abilities that help you to adjust to different situations
- _____ (g) developed through hobbies, and recreational activities.
- _____ (h) enable you to perform a specific job
- _____ (i) represent what is really important to you
- _____ (j) the whole sequence of jobs and occupations that you will hold during your working life
- _____ (k) process involving hundreds of decisions about your education, work and life-style that you will make in your lifetime

EXERCISE 3: True and False

Indicate if the statement is true or false by placing the appropriate letter, T for true, F for false, in the space in front of the statement. Correct the false statement by changing only the highlighted portion of the statement.

1. Interest surveys organize your interests and *suggest occupations* related to your interest profile.

2. Your *aptitudes* will likely continue to change throughout your life, especially in order of importance and their relationship to one another.

3. People today will probably have *five to six* different jobs in their career.

4. An occupation with *related fields* will be more flexible by giving more options.

5. Working part-time will give you *knowledge and experience* of the working world.

6. Manpower offices are more concerned with helping *students find part time work*.

7. A person with a *management attitude* is on the lookout for ideas which would result in an improvement in the company's position.

8. An open minded employee *wants established* ideas and methods to be used.

9. The willingness to take constructive criticism is a sign of *vocational maturity*.

EXERCISE 4: Essay

Using proper grammar, sentence structure, spelling and paragraph construction, answer either question (a) or (b) in a short essay. Give your essay a title.

(a) Dweyne is a 16-year-old girl. She needs help in career planning. She is not a good student in school, but she enjoys working with her hands. She took Industrial Arts in grade 10 and really enjoyed it. She does not have many friends and does not make friends easily. She is very much family-oriented, and has helped her brother re-upholster his car, but has not had any other jobs. She would rather mow lawns, than help clean the house, but is willing to help do whatever she is asked. She would like a job where she can work alone and is free to plan her own schedule.

Plan a career for Dweyne until she is 38 years old. Include what further education she will be taking if any; what will be the basic nature of the work she will be doing in her chosen field; when she will marry; who she will marry; if she will have children and how many; if she will work after marriage and children; etc.

(b) Vern is a 16-year-old boy in grade 11. He needs help with career planning. He is a good student in math and science but only an average student in his other subjects. He is part of the high school basketball team and likes sports. He lives on a farm with his parents and older brother. He has helped on the farm with the planting and harvesting for the past 4 years, but he has not had a job away from home. He raises a few chickens and sells the eggs for spending money. He enjoys helping his mother with the cooking and says he makes a "great spaghetti sauce". He says he would like to work with people.

Plan a career for Vern until he is 38 years old, including what further education he will take if any; what will be the basic nature of the work he will be doing in the career you chose for him; when or if he will marry; who will he marry, when, if and how many children they will have, etc.





LESSON RECORD FORM
1621 Personal Living Skills 10
Module X
Revised 89/05

Teacher's Comments:

ALBERTA CORRESPONDENCE SCHOOL

MAILING INSTRUCTIONS FOR CORRESPONDENCE LESSONS

1. BEFORE MAILING YOUR LESSONS, PLEASE SEE THAT:

- (1) All pages are numbered and in order, and no paper clips or staples are used.
- (2) All exercises are completed. If not, explain why.
- (3) Your work has been re-read to ensure accuracy in spelling and lesson details.
- (4) The Lesson Record Form is filled out and the correct lesson label is attached.
- (5) This mailing sheet is placed on the lesson.

2. POSTAGE REGULATIONS

Do **not** enclose letters with lessons.

Send all letters in a separate envelope.

3. POSTAGE RATES

First Class

Take your lesson to the Post Office and have it weighed. Attach sufficient postage and a **green first-class sticker to the front of the envelope, and seal the envelope.** Correspondence lessons will travel faster if first-class postage is used.

Try to mail each lesson as soon as it has been completed.

When you register for correspondence courses, you are expected to send lessons for correction regularly. Avoid sending more than two or three lessons in one subject at the same time.

MONEY MANAGEMENT

Money management is a skill that you can learn. It can help you do what you want to do, go where you want to go and live as you please.

There are no secret formulas for managing money. You do not have to be an accountant or a banker, but you do need to know the basic principles about money that are discussed in this lesson.

We will start our discussion of money where the cycle begins — with your paycheque. When you are working it is important that you read your paycheque carefully and understand your earnings.

Ronnie has just received her first paycheque. She is going to be surprised. Ronnie does not understand paycheque deductions, such things as union dues, income tax and pension. She talks about the paycheque to her friend Shaun.

Ronnie: There must be a mistake. I expected over \$800.00. I'm supposed to be earning almost \$1,200 a month and I got a \$350.00 advance in the middle of the month.

Shaun: Yes, but this is your gross pay. Gross pay is the total amount you earn. What you take home is net pay — the amount that is left after deductions.

Ronnie: What is this amount under PNS?

Shaun: PNS stands for Pension. The government has set up a pension fund for its employees.

Ronnie: Pension! I just began to work. Do I look as if I am planning to retire?

Shaun: We do not think about retirement when we are young, but someday we'll be glad to have this money. You see, Ronnie, the government pension and Canada Pension provide some income when you reach retirement age.

Ronnie: I would rather have the money now and worry about retirement later, when I'm older. Do I have to take part in this?

Shaun: I am afraid so. It isn't that much money and the government is matching your contribution for you, too.

Ronnie: Well, if I can't do anything about that, what about TAX?

Shaun: That's your income tax.

Ronnie: Why do I have to pay that now? Isn't income tax due in the spring?

Shaun: This system is easier because you can pay your taxes in small amounts instead of in one large sum. The great part is, if you've paid too much, the government will return the extra money to you.

Ronnie: I hope that happens to me.

Shaun: Do you have any other deductions?

Ronnie: Well, I signed up for the group health insurance plan. This way, if I get sick, I have some help in paying medical bills. Besides, the rates are low and the government pays for part of the insurance.

I realize now that we've gone over my paycheque, how these deductions can add up and why my take home pay is less than I thought it would be. I can see that I'll have to be careful with my money and plan how I'm going to spend it. In fact, I'm going to start right now.

— RONNIE'S PAY STUB —

Alberta
TREASURY

STATEMENT OF EARNINGS AND WITHHOLDINGS
NON-NEGOTIABLE-RETAIN FOR YOUR RECORDS

CHEQUE NUMBER
XH49638

EMPLOYEE NO.	REGULAR RATE	RATE PER	TOTALS THIS PERIOD						
			FROM	TO	PAY PERIOD	TRANSACTOR	TIME CERT. NO.	DISTRIBUTION	EXEMPTIONS
2304845	1188.00	MONTH	EARNINGS	\$1188.00	WITHHOLDINGS	\$594.62	NET	\$593.38	
01-MAR-87	31-MAR-87	03	C547902		13523107	3960	716 323 716		
DETACH HERE			EARNINGS DETAILS THIS PERIOD		WITHHOLDINGS DETAILS THIS PERIOD				
*CODE RATE UNITS AMOUNT			*CODE AMOUNT			*CODE AMOUNT		EMPLOYER SHARE	TAXABLE BENEFIT
SAL 1188.00 1.00 1188.00			TAX 143.81 GBIR1 1.65 2.85			UD 11.88 UIC 27.32 34.15			
MID 0 350.00			CPP 18.38			PNS 11 41.58		18.38	41.58

On the stub of your paycheque you can see exactly how much money is deducted and for what it is deducted.

CODE	Explanation	GBIR1	Group Insurance - Basic
TAX	Income Tax	UIC	Unemployment Insurance
UD	Union Dues	CPP	Canada Pension Plan
MID 0	Mid-Month advance	PNS 11	Pension

Obviously, people's needs and wants differ, and so do our methods of managing money. For everyone, the result of good management is the same. It enables us to have what we really need and want instead of having our hopes slip through our fingers. Money management is also a measure of responsibility, reflecting one's judgment and ability to make good decisions.

Success in your future depends largely on three things: your values, your attitudes and your skills. Your values are what is important to you; these are reflected by your goals. Your attitudes determine how you think about people and things. Knowing more about something or someone will often change your attitude. Knowing more about how money can be used to your advantage can lead to a practical attitude about what money can or cannot do.

Money is a tool to be used to provide the things you want and need. Your sense of values will determine what you spend your money for; your attitudes will determine how you treat money; your skills will determine how well you manage your money.

During a discussion of the statement "People spend their money on the things they value most," a woman talked about her brother:

"He says he wants to save money for a down-payment on a house more than anything - and I know he means it - but he'll never do it. Do you know why? For one thing, he has two cars. He owes money on both of them and it seems they are always in the garage being fixed. They just eat up his money. He is a real party person too. He is always off somewhere spending money on dinner or theatre. He spends all kinds of money without thinking. He enjoys all of these things, but he will never save the money for a downpayment. He will never get what he really wants."

Do you know what you value? Do you spend your money accordingly? As you can see from above people do not always spend their money on what they value most.

One of the hardest things to learn about managing money is the importance of knowing what you value and spending money on those things - even when it means making hard choices. Money itself will not make you happy but spending money where you place your value will go a long way toward getting you what you want from life.

BASIC MONEY MANAGEMENT TECHNIQUES

Money management is one of the most important of the new responsibilities young people take as they approach adulthood. Those who have been given some independence in handling their own money through regular allowances have a slight edge over a person who must look at money management for the first time. However, even those with previous experience will be on new ground in many areas.

A master financial plan will be the most valuable tool for the new as well as the experienced money manager. While every individual and family will approach money management and financial choices differently, there are four basic steps for establishing a master financial plan tailored to individual needs, wants and attitudes toward money.

1. Decide in both a general and a specific sense what you want your money to do for you or set goals for the future.
2. Find out how much money you have to spend and where it all goes. Base this system on your present and predictable future income and expenses.
3. Set up a master financial plan and build in controls to make the system work. This is where you actually budget your money.
4. Make provisions for adjustment to meet changing needs and circumstances.

SETTING GOALS FOR THE FUTURE

Each family and individual has the responsibility of setting realistic goals based on their own values and their present and future needs.

It is wise to take a good, realistic look at your financial goals because very few people have incomes large enough to make all their dreams come true. Let's face it, you are not likely to win a lottery or receive a big inheritance from a forgotten relative. You are going to have to live on what you earn. No matter what your present level and financial situation, you still have the power of choice and the chance to plan for a better future.

Here are some ideas that will keep you thinking about your future. Think first of how your income is likely to change in the next 5, 10 and 15 years. Do you plan to continue your education in order to meet your career goals as discussed in Lesson 2? Will you marry and have

children? The more children you have, the more you will inevitably spend on food, clothing, education, medical and dental care. If you do not have public transportation, you may have to assign a certain chunk of your budget towards paying for and maintaining a car.

Tastes and preferences are more flexible. They will depend very much on the kind of person you are, and the kind of lifestyle you want for yourself. You and you alone can decide what you need most at any given time. Such choices are not easy. You will probably have to give up things you want very much, in order to be able to afford other things you want or need just a little more.

If it is of prime importance for you to live in a certain kind of house, in a certain kind of neighborhood, you may have to give up travel, or cut down on savings, or curtail your expenditures on recreation or entertainment. If you place a high priority on education you may have to drive an old car, or a smaller car, in order to be able to continue your education. If you are very concerned about your security, and feel that you must allot a certain portion of your income to savings, investments and insurance, you may have to pass up any number of things which would undoubtedly add to your enjoyment of life now.

Think about your financial goals. Be very realistic. What do you need and want in the next few months, in the next year and in the more distant future? Write down your choices in order of priority on the charts on page 26.

MONEY: HOW MUCH AND WHERE IT GOES

You probably have a good idea of where most of your money comes from, but do you know where it is going? How much regularly flows in and out of your account each month? How is it being spent?

Successful money management demands that you keep an accurate, up-to-date record of this "cash flow". This record is the basis for all planning. The purpose of recording is not to examine past history, but to learn from it. If you do not know where your money is going, you will not be able to get it to go where you want. The trick of all planning is to manage your income and expenditures in such a way that you have the freedom to do what you want, when you want to do it.

Estimating Income

The first step in any money management system is estimating income on a monthly and annual basis. Start by looking at your pay stubs. Look at your savings account passbook for regular deposits — they are records of income.

Try to remember any money gifts you received during the year, and dividends or bonuses. Did your income change during the year? Try to remember when. If you have a copy of last year's income tax return (which you should keep if you filed), now is the time to dig it out.

You want to figure out your disposable income — the actual amount of money you have available for all your expenditures. The take home or disposable income is what is left after deductions such as income tax, unemployment insurance, union dues and whatever other deductions you have to pay.

If you are paid on commission, or receive your income on an irregular basis, consider the average monthly amount you receive.

The "Cash Flow" charts on pages 27 and 28 will help you prepare your own budget following the guidelines in the lesson notes.

Recording Expenditures

Get out your cancelled cheques or your cheque stubs. Search for any received bills you may have kept, any credit card statements, department store statements or copies of paid invoices. If your records are scanty, and you cannot recall exact amounts, estimate them. The more expenditures you can account for, the better.

If it is impossible for you to re-create your spending history as accurately as you would like, keep records until you have accurate figures. A few months of careful record-keeping will give you a clearer pattern of expenditures. You might also want to keep records when you want to see if you are staying within the spending limits you have set.

If you decide to keep a record, do not try to record every penny. Here are some tips to make recordkeeping easier.

- Many things you spend money on do not have to be written down. For example, your cheque book, credit card statement and utility bills are ready made records. Just keep them handy for reference.
- Payments that are the same each month, such as mortgage, rent and credit payments need not be written down.
- Keep the receipts for items you buy for cash. On the back of each receipt write what you bought if it is a cash register tape.

- If you pay cash for an item but do not have a receipt, make a note of the item and how much you spent in a small notebook.
- It is easy to find out how much money you have spent on certain items in the past week or month. Pull out all your cheques, statements and receipts you have kept and add up the figures. Use the chart below or a similar one to record the totals.

Spending Record

Evaluating your Cash Flow

After you have recorded the facts, the next step is evaluating your cash flow. If you continue spending your money as you are doing, will you be able to live within your income and try to achieve the goals you set? If not, why not? What can you change?

As you study your past expenditures, you will probably find that a major part of your take home pay is disposed of without you having much choice about it. You will be paying a certain fixed amount for housing, installment payments, life insurance payments and transportation. As a result there is very little you can do immediately to change any of this "non-discretionary" spending.

You may not be able to change non-discretionary expenses overnight, but there is something that can be done right away about your "discretionary" spending.

Look over these discretionary expenses carefully and evaluate them. Ask yourself whether you are denying yourself things you really want and need because you are spending more than you should on something else. Perhaps with some items you could, by shopping more carefully, get the same or better value for less money. The degree of control you have over your expenses will vary from item to item. You can only cut a certain amount out of your grocery bill and still maintain a healthy nutritious diet. A certain minimum must be spent on clothes to be comfortably and presentably dressed.

As Bruce said, "In going over our grocery list, my wife and I found our largest single expense was just going up in smoke - cigarettes. Like \$100 a month. We spent \$25 a week so we decided that the \$25 would go into a bank and at the end of a year ... it adds up over a year ... we would go on a holiday."

It can be a long, hard job to change your non-discretionary expenses, because doing so often involves changing your basic attitude toward living - your lifestyle. Changes in this area of spending can bring the biggest savings. Here are some possibilities to consider:

- Installment payments are fixed payments, but the purchases that led up to them are often discretionary. After you are all paid up, you can opt not to make such a large purchase on time, for a while.
- Are you living in a house or apartment that you can afford? Would you be just as happy in less expensive accommodations? Could you share your accommodations?

The truth about non-discretionary spending is that it is often more discretionary than we think, or than we want to admit. Changing so-called non-discretionary spending habits often involves reassessment of our basic lifestyle.

BUDGETING YOUR MONEY

Budgeting or balancing income and expenses is done by deducting total expected expenses from total expected income. If income exceeds expenses, the extra can be set aside for future goals. If expenses exceed income, spending must be adjusted downward.

The first thing to decide is what time period is best suited to your needs. One of the most important requirements is to co-ordinate your expenses to your income. If you get paid once a month, make the time period monthly. If you get paid twice a month or weekly, then make that your time period.

For example, Shaun looked over their flow chart and decided to pay all their fixed, regular bills out of his mid-month advance. Again from their cash flow chart, they know they need an average of \$200.00 each pay period to take care of day-to-day expenses — food, allowances, going out and so on. Finally, Shaun wants to be sure they have enough money put away to pay for their insurance premiums when they come due, their annual vacation, and a bit extra for emergencies which may arise. How did they figure out how much to put away? They added up all their insurance payments, vacation expenses etc, then divided by 12. They know how much they must put aside once a month so that the money will be there.

Out of the end-of-the-month paycheque Shaun pays their rent and sets aside money for clothing and dental expenses. They know from past experiences that spring and fall are heavy buying times for them.

Now, back to your cash-flow chart. The principles are all the same. Decide which of your fixed, regular expenses should be paid out of which paycheque. Figure out what you need to set aside and how often for these big bills that have to be paid annually etc. That goes into a savings account. Take your money for day-to-day expenses and that is it.

Once you have decided (1) how much you need for your bills you have to pay regularly within the month, (2) how much you need to put into the savings account for irregular cheque payments and (3) how much you need in cash, you have done it all, until some major item of income or expenditure changes.

It is not necessary to do a new plan every month. Your completed Cash Flow chart is a spending plan you can follow until you decide to change your goals.

Try not to be discouraged if your first plan does not work perfectly. There are bound to be some expenses you over or under estimate. You may even have expenses which you have totally forgotten about. If this happens, revise your plan and try again.

Remember, your spending plan will have to be adjusted occasionally. Your income and expenses, your needs and wants and values and goals will change over a period of time. You will make new decisions. Your budget must be flexible enough to reflect these changes in your life.

Building Controls to Make Your Budget Work

People use different methods for keeping track of spending, controlling expenses and balancing income and outgo. To help you develop and master controls and techniques that will work, here are a few methods to explore:

1. Checking accounts provide a record of spending which can help in reviewing and keeping track of expenditures.
2. Personal allowances serve to satisfy the need for a certain amount of "no account spending" and at the same time limit the amount of impulse-spending to the amount set aside for an allowance.
3. A savings plan can help people follow through on intentions to save and reach important goals. Some employers will include a set amount of savings as part of payroll deduction. Some banks, when authorized by customers, will automatically transfer a set amount from checking to savings account each month.
4. Savings accounts for specific, anticipated major expenses such as taxes, Christmas, or vacations can help individuals and families meet these expenses as they arise.
5. Pre-established spending limits for certain items and expense categories can help people avoid going overboard, for instance on new clothes or a long awaited vacation or furnishing a new apartment.
6. Credit may be used to stretch payments for major expenses over a period of time and thereby maintain the monthly balance between income and outgo.

7. An annual balance sheet can help individuals assess their financial position and evaluate the effectiveness of their money management procedures.

All of these techniques can be used to make a money management system work.

Banking Services

The choice of banking services is one of the significant financial decisions many of you will make when you begin to earn your own income. Some knowledge of the various services banks typically offer is necessary to make an intelligent choice. Here is a brief run-down on banking services which can help you find a bank that will meet your individual needs.

- Checking Accounts

Types of checking accounts and services and charges connected with them vary from bank to bank. Minimum balance accounts permit free checking so long as the stated minimum is maintained. Special accounts have no minimum balance requirements but do impose a charge per check and a monthly service charge. Both minimum balance requirements and charges vary. Services sometimes available in connection with checking accounts include overdraft protection, and check credit plans. Some banks also offer bill paying services and automatic transfer from checking to savings accounts.

- Savings Accounts

Most banks, credit unions and trust companies offer different types of savings accounts and investment certificates. The interest paid, withdrawal requirements, maturity, and frequency with which the interest is compounded all vary with different types of accounts and in different institutions. Young people have much to gain by shopping around for savings programs that will meet their individual needs for availability of funds and competitive interest payments. While savings in practically all banks are secured by the Canada Deposit Insurance Company, it is also wise to make certain of this coverage.

- Consumer Loans

Banks now make consumer credit available in a variety of forms including installment loans, single payment loans, secured loans, signature loans, check credit, and bank cards. Most of you will use some form of credit to meet the expenses of getting yourself established on your own. In choosing a bank you will be well advised to find out the type, amount, and cost of credit made available by the bank to meet both your immediate and future needs.

- Mortgage Loans

While most young people will not need a home mortgage for several years, it will pay you to establish yourself with a bank that may give longtime customers special consideration when they need a home mortgage. In connection with making mortgage loans many banks offer very helpful advice on deciding what price home to buy, figuring all the costs of buying and owning a home, judging property values, evaluating locations, determining resale value, and other factors to consider in home selection and ownership.

- Convenience and Atmosphere

For convenience, most people want a bank located near either work or home and open during the hours they are free to do their banking. Atmosphere may be difficult to evaluate, but in shopping for a bank some will appear more friendly than others and more willing to handle small accounts. When people feel comfortable with a bank they are more likely to make good use of the banking services available to them.

- Extra Service

The services provided by banks depend on their size, management and location. Extra services may include any or all of the following: safety deposit boxes; bank-by-mail facilities; drive-in windows for deposits and withdrawals; automatic banking centers at convenient locations for deposits and for withdrawals and payments; automatic bill paying; travelers' checks; overdraft protection; sale and redemption of Canada Savings Bonds. Trust and investment services will also be important to many customers.

Many banks can meet the financial needs of customers through all stages of the life cycle, and there are some advantages in becoming established at a bank with this in mind. However, it also is wise to shop around at other financial institutions when looking for a home mortgage and other loans or for trust and investment needs to make sure of getting the best terms and services.

USING CREDIT WISELY

Practically all of you will use some form of consumer credit in your first few years out of school. Because the value of this financial tool depends so greatly on the ability to use it intelligently and because the consequences of its misuse can be so serious, it is important for you to understand basic consumer credit facts early. Here is a brief outline of facts you need to master to make the most of credit.

- Establishing Credit

To obtain credit it is necessary to convince creditors that one can and will pay what is owed. Creditors normally judge one's ability and willingness to pay on the basis of the three C's:

Character - history of financial responsibility and record of paying debts in the past.

Capacity - record of steady employment, earning power, income.

Capital - possessions such as savings, investments, stocks, home, car.

Young people often find it difficult to establish credit initially because they have no financial history, very little capital, and only a briefly demonstrated earning capacity. Steps young adults can take to build a sound credit rating include:

- applying for a small loan and repaying it according to terms of the contract.
- opening a savings account at a financial institution. Savings customers are very often more likely to get credit, and when savings are great enough they can be used as collateral.
- opening and managing a checking account.
- joining a credit union if one is available through employer or another group.
- getting acquainted with the loans officer and other personnel at financial institutions where accounts are kept.
- opening a charge account at a local department store, using it sparingly, and taking care to pay promptly.
- buying something on the installment plan and repaying as agreed.

Once credit is obtained one's credit rating can be established and protected by paying all debts and bills promptly according to the terms of credit contracts signed. When for any reason payments cannot be made on time, it is important to contact creditors immediately to see what arrangements can be made for meeting obligations without jeopardizing credit standing.

- Understanding the Advantages and Disadvantages of Using Credit

In some cases the advantages of using credit outweigh the disadvantages and in other situations the reverse is true. The pros and cons need to be weighed each time credit is considered as an alternative to using cash or foregoing a purchase. Here are the factors to consider.

On the plus side, using credit:

- permits one to use goods and services while paying for them.
- offers a convenient way to pay for purchases.
- permits one to spread payment for costly items over a period of time.
- can often lengthen the time one can retain interest-earning savings.
- makes it possible to take advantage of sales that occur when one is low on cash.
- establishes a credit rating which makes it possible to get credit as needed in the future.
- provides a way of handling financial emergencies.

On the minus side, using credit:

- costs money. There is a finance charge for using credit except on charge accounts paid in full within a stated period of time after billing.
- ties up future income by the amount owed and paid each month.
- tempts people to overspend. It seems easy to buy now and pay later.
- involves serious consequences if one fails to meet credit obligations. Failure to pay can result in repossession of goods, loss of collateral, bankruptcy and inability to obtain credit in the future.

- Making the Most of Credit

Once young people obtain credit, the following guidelines can help them make the most of it.

- Carefully weigh the pros and cons of using credit each time it is considered as an alternative to cash or foregoing a purchase.

- Plan the use of credit within the framework of a master financial program.
- Limit the use of credit to amounts that can be comfortably repaid out of future income.
- Shop carefully for credit to find out what it will cost and what obligations are involved in using it.
- Compare interest charges and rates at different types of financial institutions.
- Develop a system for controlling credit spending, keeping track of items charged and anticipating accurately the total amount owed each month and making payments by the due date to avoid extra charges.
- Read credit agreements and contracts carefully and be sure to understand all terms and obligations before signing.
- Pay bills promptly. If problems in paying arise, contact creditors at once. Try to arrange a way to meet obligations and protect credit standing.
- Keep up with laws governing consumer credit transactions which may protect or serve credit users.

If you have decided to use credit for a particular purchase, the two basic choices open to you are cash and sales credit.

Sales Credit

When you buy anything on a credit card, charge account or through a conditional sales contract (installment plan), you are using sales credit.

Credit cards are available for entertainment, gas, travel, car repairs, department store goods and so on. (For more detailed information please see Consumer and Corporate Affairs' brochure "Credit Cards - How They Really Work").

Credit cards and charge accounts can be paid through two types of plans. If you pay your account off in full within 25 days of the billing date, no interest or carrying cost will be charged.

If you choose to extend payments over a period of time and make use of a revolving credit account, you will be required to pay a minimum amount each month plus interest calculated on the outstanding balance at a rate of 18 to 24 percent or more. With this kind of plan you are allowed to make purchases up to an established limit.

Through a conditional sales contract, you can make arrangements to pay on installments for large purchases over time. Using this type of credit you will be required to make equal monthly payments, including interest over a period of months or years, until the account is paid in full.

Interest rates on a conditional sales contract could vary from 12 to 28 percent depending on where you go for credit, so it is particularly important to comparison shop when considering this type of an arrangement.

Cash Credit

When you obtain a cash loan from a finance company, bank, credit union, trust company or life insurance company, you are using cash credit.

Depending on the type of loan, lending institutions will either require your signature as a promise to pay (promissory note) or ask you to pledge some form of valuable property or security for collateral (chattel mortgage). Most often you will probably be asked to sign both. You may also be asked to supply a co-signer which is someone who agrees in writing to guarantee repayment of the debt.

There are also demand loans available from some sources. With this type of loan the lender can demand payment in full of the loan at any time.

Bank credit card plans allow you to obtain cash loans using your bank credit card. An upper dollar limit is set. Interest charges on cash advances are generally higher than rates normally would be on bank personal loans.

Which choice is yours?

Credit has a price tag and the amount you pay can vary a great deal depending on what type of credit you use and on where you obtain the credit or loan.

The least expensive credit deal for you will have:

- A large downpayment
- A low annual interest rate
- A large monthly payment
- A short repayment period.

A good illustration of what the various credit choices can mean to you financially can be seen in the following examples of a car and television purchase.

Item: Car Amount Required: \$2 000

Source	Annual Interest	No. of Payments	Size of Payment	Total to Pay	Total Cost of Credit
#1 - You are offered financing by the seller.	18%	24	\$99.24	\$2 381.76	\$381.76
#2 - You shopped a little more and found another source.	24%	36	\$77.30	\$2 782.80	\$782.80
#3 - When you found out the purchase price you went to a third choice.	14%	12	\$179.20	\$2 150.40	\$150.40

Item: T.V. Amount Required: \$700

Source	Annual Interest	No. of Payments	Size of Payment	Total to Pay	Total Cost of Credit
#1 - Charge account 30 Day	None	One	\$700	\$700	Nil
#2 - Revolving Account	18%	24	\$34.64	\$831.25	\$131.25
# - Conditional Sales Contract (Installment)	21%	30	\$29.66	\$889.88	\$189.88
#4 - Cash Loan	12%	18	\$42.89	\$772.04	\$72.04

Try it. Have you a sizeable purchase that you will be using credit for? Why not fill out this chart as you shop around for credit.

Item: Amount Required

Source	Annual Interest	No. of Payments	Size of Payment	Total to Pay	Total Cost of Credit
#1 -					
#2 -					
#3 -					
#4 -					

Courtesy of Alberta Consumer and Corporate Affairs

FEEDBACK ON MONEY MANAGEMENT

The final step in developing a master financial plan is the provision for making adjustments to meet changing needs and circumstances. An annual review of spending, income and goals is one way to insure making desirable revisions as needed in the master plan. An annual review will show whether an individual is making progress or falling behind financially, whether important goals are being achieved, whether income and expenses are balancing. An annual review of one's financial affairs also provides the groundwork for next year's planning. A re-evaluation of a master financial plan is also in order when circumstances change significantly.

For further information, contact your nearest Alberta Consumer and Corporate Affairs Office.

CALGARY 253-0909

222 Centre 70
7015 Macleod Trail South
Box 5880, Postal Station "A"
Calgary, Alberta
T2H 2M9

LETHBRIDGE 329-5360

300 Professional Building
740 - 4 Avenue South
Bag Service 3014
Lethbridge, Alberta
T1J 4C7

EDMONTON 427-5782

3rd floor Capilano Centre
9945 - 50 Street
Edmonton, Alberta
T6A 0L4

MEDICINE HAT 529-3535

206 Provincial Building
770 - 6 Street, S.W.
Medicine Hat, Alberta
T1A 4J6

FORT McMURRAY 743-7231

Fort McMurray Provincial
Building
5th floor West Tower
9915 Franklin Avenue
Fort McMurray, Alberta
T9H 2K4

PEACE RIVER 624-6214

Peace River Provincial
Building
9621 - 96 Avenue
Bag 900, Box 9
Peace River, Alberta
TOH 2X0

GRANDE PRAIRIE 539-2400

Grande Prairie Provincial
Building
10320 - 99 Street
Box 7
Grande Prairie, Alberta
T8V 6J4

RED DEER 343-5241

2nd floor Provincial Building
4920 - 51 Street
Red Deer, Alberta
T4N 6K8

SAVING AND INVESTING MONEY

Who needs to save, and why? The simple truth is, everyone needs savings. Why? For a lot of different reasons. But one of the most important is for your own peace of mind.

Knowing that a minor set-back will not result in financial ruin, that your retirement is taken care of, that your education is assured, will be worth the small sacrifices and discipline it takes to save on a regular basis.

It is clear, then, that we all really do need to save money. The next question is, how much?

How Much Should You Save?

The amount of savings you need will depend on a number of factors: your income, your expenses, your lifestyle, your goals.

For that emergency fund that is so important, most financial experts recommend you set aside two or three months' take-home pay. Beyond that, you will want to have money set aside to pay irregular expenses such as taxes and insurance, and another fund for special goals you have set for yourself such as retirement income or money for a downpayment on a home.

In total, the recommendation usually is that you save a minimum of 10% of your monthly take-home pay. That sounds like a lot, but you may already be saving a good portion of that amount since it includes money deducted from your paycheque for pension plans and other savings schemes.

What is the Secret to Savings?

If there is a secret to successful saving, it is to save regularly. Make it a habit to "pay" yourself first. When you get your paycheque, immediately transfer a predetermined portion of that cheque to a savings account.

The amount you put into savings will depend on your savings plan — the plan you established when you decided to get serious about saving.

If you do not have enough left each month to allow you to set aside money for savings you have two options: earn more or reduce your spending.

Most people find when they take a good look at their expenses that there are lots of things they can trim to free-up money for savings. In many cases it is just a matter of deciding what is most important. For your sake, and the sake of your family, savings should receive priority.

How to Stick to a Savings Plan

If you are not used to saving, it probably will not be all that easy at first. To stick to a savings plan will take discipline and commitment. But the first few months will likely be the hardest. To get you into the savings habit, make sure your plan is realistic. If it is too strict, you will ignore it or find an excuse to put it off. "Next month," you will say, and the months will slip by without you ever getting started. Or perhaps you will start but find you can not stick to it.

Do not ignore the importance of having a plan. If you save just for the sake of saving, you may find you will lose interest — you will lack commitment. Reaching your goals will give you a sense of accomplishment and satisfaction. You may even find it is fun. That will keep you going toward the next goal.

If you find you just can not save, try a forced savings plan. Have your employer deduct money from your paycheque for a payroll savings plan or Canada Savings Bonds. If you do not ever see the money you're less likely to find ways to spend it.

Now That I Have Some Savings, What Do I Do With It?

At first, you will probably want to put your money directly into a savings account, but even at this point you will want to shop around for the best interest rates. That is part of your savings too. The interest you earn on interest will increase your savings. That is called "compound" interest — and it is not as complicated as it sounds. Simply put, if you have \$100 in the savings account, with an annual interest rate of 10%, at the end of the year your \$100 will have increased to \$110. If you leave the interest in the account, at the end of the second year your account will have increased to \$121. You earned \$10 interest on your original investment of \$100 and \$1 on the first year's interest. In total, you have earned \$21 in interest over two years.

The compounding example is based on one interest payment at the end of a year. It is easy to find savings accounts that pay interest more frequently and can earn even more through compounding. Ordinarily, however, the longer the funds are left on deposit, the higher the interest rate, so it is necessary to decide whether you can commit your funds for deposit for an extended period of time, or whether you will have to access them periodically. This factor and the relevant interest rates will determine where your funds will earn more.

In addition to asking about interest rates, find out about any restrictions that may apply to the account. For example, some accounts earn interest only on the amount actually in the account on the first day of the month. If you fail to make the deadline you could lose a whole month's interest. Many accounts require a deposit of a minimum set amount in order to earn interest at all. For example, if that set minimum was \$1 000, and you had \$999 on deposit, you would not earn interest.

- Investment Options — Which Do I Choose?

After a few months, when you have accumulated, say, \$1 000 or more in your savings account, you will likely want to look around for other ways to invest your money. When you do, you will find that there are literally dozens of savings and investment vehicles from which to choose. They range from ordinary savings accounts to term deposits, stocks and bonds, life insurance, RRSP's and RHOSP's, as well as real property, gold and antiques. Some investments may offer a high degree of safety, but a low degree of earning power. Others may carry the risk of loss, but pay potentially high dividends. Some can be converted into cash quite readily; others require you to commit your savings over a long term.

No one investment vehicle is right for everyone. The key is to choose the one or ones that suit your needs. In order to make the best decisions regarding your investments, take the time to learn the ins and outs of the investment game. While you will want to gather information from a variety of sources, remember that "professional advice" often has a profit motive behind it. Be aware of this, and be equipped to make your own decisions.

If the thought of making costly mistakes scares you, look at it this way: the worst thing you can do with your money is leave it idle. All those pennies add up, and even a low interest rate, when compounded over the years, can offer substantial gains.

Savings Tips

- When you get a raise, put the extra income into a savings account. If you do not, it will just disappear. Invariably, expenses rise to meet income.
- When you pay off a loan, continue putting at least half of the amount you were paying into savings.
- Put your family allowance cheque into a savings account. (This is an ideal way to save for your education.)
- Save at least half of your income tax refund and any other "extra" cash you get, such as birthday gifts or holiday bonuses.
- Every day, save loose change or \$1 bills. They will add up. Earmark the money you save this way for holiday spending or birthday gifts, if you need an incentive.

Types of Savings and Investment Plans

- Savings Accounts

Savings accounts at banks or credit unions are very safe and very liquid. This is the type of savings needed if the money is to be used in a year or less for short term goals, like annual insurance payments, car licenses, or vacations. There is little interest earned in these accounts and so you should plan to have no more than a few hundred dollars in such an account.

There are three basic types of savings and chequing accounts:

1. A non-chequing account has a higher interest rate but you have no cheque-writing privileges.

2. A chequable savings account allows you to write cheques on your account, but the interest rate is lower and you do not receive your cancelled cheques; the bank keeps them. There may be various service charges for writing cheques or locating cancelled cheques.
3. A chequing account pays no interest. In some cases there may be no service charge if you keep a minimum monthly balance in the account. You receive all your cancelled cheques as well as a statement each month for your records.

- Guaranteed Savings Certificates

Guaranteed Savings Certificates can be purchased at banks and trust companies. There is a guaranteed interest with these. If the savings certificate is purchased in a lump sum, there is a restriction on the amount that can be invested. The certificate matures on a specific date and it is difficult to cash it before. If you are able to cash it in early, you may have to pay a penalty. The longer the period of time a savings certificate is taken out for, the more money you will earn with it.

- Bonds

Bonds are usually issued for very long periods of time. Canada Savings Bonds are the safest but have the lowest interest rate. Provincial Government bonds are the next. Municipal and corporation bonds usually have higher interest rates but may be less safe. The longer the bond is taken out for, the higher the interest rate. Bonds are not very liquid. If you cash in your bond before it matures, there is a penalty in interest paid.

- Registered Retirement Savings Plan

Although its primary purpose is for retirement savings, it can be used by young people. The RRSP is a wonderful way of putting money away, which you will subsequently take out for school or travel. This is sensible because you are deferring taxes from a high tax period to a period in which you are not earning any money and, therefore, are in a low tax period.

The money set aside in one year is up to 20% of your earned income to a maximum of \$3 500 if you are a member of a company pension plan; or if you do not contribute to a pension plan, you can put in 20% of your annual earned income up to \$7 500. You may claim these amounts paid as a tax deduction during that taxation year. If the plan is cashed in, the proceeds are taxable in that year. To be eligible you must be less than 71 years old, earn an income during the tax year and pay taxes in Canada.

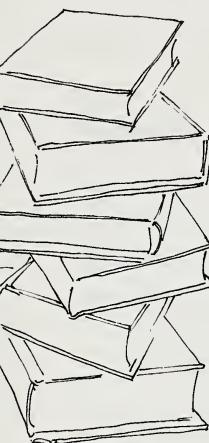
- Life Insurance

Life insurance is protection rather than savings. Most often there is a very low interest rate. There is a forced element to savings, though - you must pay your premium, or all your coverage is lost. Many life insurance policies can be borrowed on, but you are paying a high rate of interest to use your own money, and coverage drops by the amount that has been borrowed.

When considering a long-term investment plan, it is important to look at the safety of the principal, the stability of the income, growth of capital and marketability. Before you invest in anything that is not very safe, be sure to have adequate cash reserves to meet normal family income needs for a reasonable amount of time.

LOOK IT UP IN A BOOK

This list contains examples of the many books available on money management. All the books have been published within the last few years. All but one are Canadian.



The books can be borrowed from many libraries. If your library does not have a particular book, ask them to get it for you from another library. Most libraries offer this service free. The staff will also be able to show you other books that cover the same information.

The books can also be bought at book stores. If it is not in stock, ask the store to order the book for you.

Are You Paying Too Much Tax? by Wayne Beach and Lyle R. Hepburn. 6th ed. Toronto: McGraw-Hill Ryerson, 1982.

This book discusses legitimate ways to reduce taxes.

The Canadian Women's Guide to Money by Monica Townson and Frederick Stabenhurst. Toronto: McGraw-Hill, 1982. What every women needs to know about credit, investments, life insurance, income tax, employment, retirement, budgets and money matters for the woman alone.

It's Your Money by Christopher J. Snyder and Brian E. Anderson. 4th Ed. Toronto: Methuen, 1984.

Tips on the budgets and credit, and advice on inflation fighting, employee benefits, and financial changes such as divorce, widowhood and job termination.

More for Your Money: How to Increase Your Spending Power Up to 20% Without Increasing Your Income by Mary Bowen Hall. Boston: Houghton Mifflin, 1981.

The ideas in this guide are presented in a simple personal style. A set of worksheets provides guidelines for self-examination regarding goal-setting, planning and review analysis.

Nicole Parton's 2nd Answer Book by Nicole Parton. Vancouver: Vancouver Sun, 1981.

An old consumer slogan nicely sums up the coverage and philosophy of this guide: "use it up, wear it out, make it do, do without it."

The RRSP Inventor's Report: Willowdale: Hume Publishing, 1982.

Advice on maximizing your Registered Retirement Savings Plan profit potential given by four of Canada's leading investment experts.

SELF EVALUATING EXERCISE: Personal Financial Goals

In the charts below write down your goals in order of priority.

Goals for the next 6 months

Current date:

<u>Goal</u>	<u>Estimated Cost</u>	<u>Date Needed</u>
1.		
2.		
3.		
4.		
5.		
6.		

Goals for the future

Current date:

<u>Goal</u>	<u>Estimated Cost</u>	<u>Date Needed</u>
1.		
2.		
3.		
4.		
5.		
6.		

SELF EVALUATING EXERCISE: Cash Flow

Use the following chart to help you plan a personal monthly budget.

MONTHLY TAKE HOME INCOME

List only regular income, not money you receive for occasional overtime or moonlighting. List your take-home income, that is, what you have left after deductions.

SOURCE	MONTHLY AMOUNT
1. Wages/Salary	
2. Wages/Salary	
3. Family Allowance	
4. Other Regular Monthly Income	
5. TOTAL MONTHLY TAKE HOME INCOME	

IRREGULAR & ANNUAL EXPENSES

All figures on this chart should be annual, not monthly amounts.

ITEM	ANNUAL AMOUNT
6. Insurance (Do not include those payments which are deducted from your pay cheque).	Car Life Property Medical
7. Annual Vacation & Other Travel	
8. Christmas Expenses & Gifts	
9. Other Gifts & Contributions	
10. Car Maintenance	
11. Household Maintenance	
12. Car & Other Licenses	
13. Membership Fees	
14. Tuition & School Supplies	
15. Dental & Optical	
16. Taxes (if paid in an annual lump sum)	
17. Clothing	
18. Medication	
19. Other (Use these spaces to list other irregular & annual expenses or items you plan to purchase in the next year)	
20. Total Irregular & Annual Expenses (Add lines 6 to 19 inclusive)	
21. Monthly Requirement for Irregular & Annual Expenses (Divide line 20 by 12)	

MONTHLY EXPENSES

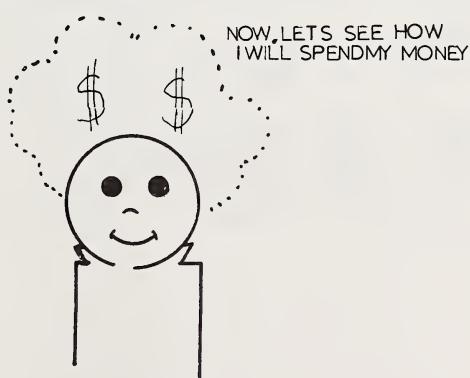
All figures on this chart should be monthly amounts.

ITEM	MONTHLY AMOUNT
22. Monthly Requirement for Irregular & Annual Expenses (Transfer from line 21)	
23. Savings	Emergency Fund Savings Fund
24. Food (Plus other items bought at grocery store)	
25. Housing (Mortgage or rent and parking)	
26. Utilities	Light Water/Sewage Local Telephone Long Distance Telephone Natural Gas Cable T.V.
27. Household Incidentals (Newspaper, coin laundry, etc.)	
28. Gasoline	
29. Bus Fares, Taxis, Parking	
30. Payments (List each of your creditors and the monthly amount owing.)	
31. Personal Allowance (Personal items such as cosmetics and hair cuts, money for work or school related items).	Adult Adult Child Child Child
32. Recreation & Entertainment (includes related babysitting expenses, meals purchased away from home).	
33. Tobacco Products & Alcohol	
34. Other (Child care, child support payments monthly insurance, alimony, etc.)	
35. TOTAL MONTHLY EXPENSES	

SELF EVALUATING EXERCISE: Statement of Needs and Wants

List in the ITEM column the goods and services that you have bought or that have been bought for you in the past two weeks. Then classify them according to whether you think the item was a basic need, an individual necessity, a convenience, or a luxury. Total up your costs for each classification.

ITEM	Basic Need	Individual Necessity	Convenience	Luxury



EXERCISE 1: Multiple Choice

Select the best of the possible answers and place the appropriate letter in the space to the left of each statement.

1. Success in money management depends on

- your values.
- your attitudes.
- your skills.
- all of these.

2. This savings plan sets aside money for retirement.

- life insurance
- RRSP
- bonds
- all of the above

3. Savings in this type of plan earn very little interest.

- bonds
- guaranteed investment certificates
- bank savings accounts
- checking accounts

4. As an emergency fund, financial experts suggest you set aside

- 10% of your monthly take home pay.
- two to three month's take home pay.
- \$2 000.00.
- any extra cash you get.

5. The master financial plan should be adjusted

- if important goals are not being met.
- to plan next year's financial affairs.
- if circumstances change drastically.
- any of these.

6. The least expensive credit deal will have

- large monthly payments.
- large downpayment.
- short repayment period.
- all of these.

7. Young people can build a sound credit rating by

- opening a bank savings account.
- setting up a charge account at a department store.
- buying on an installment plan.
- all of these.

8. Advantages of using credit include:

- permits one to spread payments over a longer period.
- ties up future income.
- financing charges are long term.
- it is easy to buy now and pay later.

9. To help make your money management system work, you could.

- use a checking account to keep track of expenditures.
- use payroll deductions to save money.
- use credit to stretch payments for major expenses over a period of time.
- all of these.

10. Your non-discretionary expenses can be changed by

- cutting down on smoking and use of alcohol.
- stop eating junk food.
- changing your lifestyle.
- all of these.

IT'S ALL RIGHT TO
SAVE FOR A RAINY DAY IF
YOU DONT FORGET
TO ENJOY THE DRY ONES



EXERCISE 2: Matching

For each word in List A find a definition or phrase in List B that best describes that word. Write the number in the space provided.

LIST A	LIST B
1. budgeting	_____ (a) total amount you earn
2. Canada Deposit Insurance	_____ (b) take home pay, after deductions
3. cash credit	_____ (c) fixed amount that must be spent each month
4. credit	_____ (d) spending you have direct control over
5. discretionary expenses	_____ (e) basic attitude toward living
6. disposable income	_____ (f) balancing income and expenses
7. gross pay	_____ (g) spending money before you actually have it
8. lifestyle	_____ (h) insures (under-writes) savings deposited in banks.
9. net pay	_____ (i) buying on a credit card or charge account
10. non-discretionary spending	_____ (j) obtaining a cash loan from a finance company
11. sales credit	

EXERCISE 3: True and False

Indicate if the statement is true or false by placing the appropriate letter T for true, F for false, in the space in front of the statement. Correct the false statements by changing only the *highlighted* portion of the statement.

_____ 1. Changing your non-discretionary expenses involves changing your *flexible spending habits*.

_____ 2. To recreate your *spending history* you need to keep accurate records of patterns of expenditures.

_____ 3. If you decide to keep a spending record, try to record *every penny*.

_____ 4. For everyone the *methods* of good money management are the same.

_____ 5. Money management is a measure of one's *judgement and ability* to make decisions.

_____ 6. Your *goals* determine how you think about money.

_____ 7. Your *values* will determine how well you manage your money.

_____ 8. One of the hardest things to learn about managing money is the importance of knowing *what you value*.

9. One of the disadvantages of credit is that it *offers a convenient way to pay for purchases.*

10. On a *conditional sales contract*, you will be required to pay a minimum amount each month plus interest on the outstanding balance.

EXERCISE 4: Short Paragraph

Ronnie is living in a one bedroom apartment which she has furnished with used furniture from friends and relatives. She has just started her first job and she would like to buy new furniture on credit since she has no savings. Would you advise her to use credit? Why or why not? What form of credit would you suggest she use if she uses credit?

EXERCISE 5: Simulated Situation on Budget Planning

Ronnie is an 18-year-old single person living and working in Edmonton. She works at a job that allows her to take home \$900.00 a month. Review pages 1 and 2. She is renting a one bedroom apartment and is living alone. At present she does not have a car and is consequently dependent upon public bus transportation.

Using the above situation, work out a budget for one month on the following balance sheets. The amounts of two of her expenses have been provided for you. The payment to "The Brick" will continue for eleven more months. Consult newspapers and others with experience in budgeting to arrive at realistic figures for the other amounts.

After you have reached totals for both her income and expenses, balance the income and expenditures to enable you to ascertain whether you will have a positive or negative balance for a month.

If your budget does not balance, rework it until you get it to balance.

Work your budget in pencil.

CASH FLOW BALANCE SHEET

MONTHLY TAKE HOME INCOME

List only regular income, not money you receive for occasional overtime or moonlighting. List your take-home income, that is, what you have left after deductions.

MONTHLY AMOUNT**SOURCE**

SOURCE	MONTHLY AMOUNT
1. Wages/Salary	
2. Wages/Salary	
3. Family Allowance	
4. Other Regular Monthly Income	
5. TOTAL MONTHLY TAKE HOME INCOME	

IRREGULAR & ANNUAL EXPENSES

All figures on this chart should be annual, not monthly amounts.

ANNUAL AMOUNT**ITEM**

6. Insurance (Do not include those payments which are deducted from your pay cheque).	Car Life Property Medical	
7. Annual Vacation & Other Travel		
8. Christmas Expenses & Gifts		
9. Other Gifts & Contributions		
10. Car Maintenance		
11. Household Maintenance		
12. Car & Other Licenses		
13. Membership Fees		
14. Tuition & School Supplies		
15. Dental & Optical		
16. Taxes (if paid in an annual lump sum)		
17. Clothing		
18. Medication		
19. Other (Use these spaces to list other irregular & annual expenses or items you plan to purchase in the next year)		
20. Total Irregular & Annual Expenses (Add lines 6 to 19 inclusive)		
21. Monthly Requirement for Irregular & Annual Expenses (Divide line 20 by 12)		

MONTHLY EXPENSES

All figures on this chart should be monthly amounts.

ITEM	MONTHLY AMOUNT
22. Monthly Requirement for Irregular & Annual Expenses (Transfer from line 21)	
23. Savings	Emergency Fund
	Savings Fund
24. Food (Plus other items bought at grocery store)	
25. Housing (Mortgage or rent and parking)	
26. Utilities	Light
	Water/Sewage
	Local Telephone
	Long Distance Telephone
	Natural Gas
	Cable T.V.
27. Household Incidentals (Newspaper, coin laundry, etc.)	
28. Gasoline	
29. Bus Fares, Taxis, Parking	32.00
30. Payments (List each of your creditors and the monthly amount owing.)	"Brick"
	88.00
31. Personal Allowance (Personal items such as cosmetics and hair cuts, money for work or school related items).	Adult
	Adult
	Child
	Child
	Child
32. Recreation & Entertainment (includes related babysitting expenses, meals purchased away from home).	
33. Tobacco Products & Alcohol	
34. Other (Child care, child support payments monthly insurance, alimony, etc.)	
35. TOTAL MONTHLY EXPENSES	

B. Your Budget Analysis

1. Let us suppose Ronnie has decided she wants to purchase a car. Would it be possible to save enough money for a down payment and also make monthly car payments on her salary? Explain.

2. How would you rearrange the budget to save enough money for a down payment for a car?

3. Now, how would you plan to have sufficient money to cover monthly car payments, plus car repairs, gasoline, etc? (Remember car payments usually extend over a period of years.)

4. After working out Ronnie's budget you have likely found that she does not have a great deal of money left over for savings. Suggest several ways she could increase the amount of money she could save each month. (Remember, money must be saved to cover emergencies, extra clothing, holidays and travel, further education, etc.)

5. Do you feel this is a realistic amount of money for a young single person to be earning? Explain your answer. (Remember \$900.00 is the take home (net) income after deductions.)

6. Can you suggest a different amount of money that you feel would be more realistic? Support your answer with good reasons.



LESSON RECORD FORM
1621 Personal Living Skills 10
Module X
Revised 89/05

FOR STUDENT USE ONLY		FOR SCHOOL USE ONLY	
Date Lesson Submitted <hr/>	(If label is missing or incorrect) <hr/>	Assigned Teacher: _____	
Time Spent on Lesson <hr/>	File Number <hr/>	Lesson Grading: _____	
Student's Questions and Comments <hr/>	Lesson Number _____	Additional Grading E/R/P Code: _____	
<div style="text-align: center; border: 1px solid black; border-radius: 10px; padding: 10px; margin: 10px auto; width: fit-content;"> Apply Lesson Label Here <div style="display: flex; justify-content: space-around; margin-top: 10px;"> Name Address Postal Code </div> </div>		Mark: _____ Graded by: _____ Assignment Code: _____ Date Lesson Received: <hr/>	
<i>Please verify that preprinted label is for correct course and lesson.</i>			

Teacher's Comments:

ALBERTA CORRESPONDENCE SCHOOL

MAILING INSTRUCTIONS FOR CORRESPONDENCE LESSONS

1. BEFORE MAILING YOUR LESSONS, PLEASE SEE THAT:

- (1) All pages are numbered and in order, and no paper clips or staples are used.
- (2) All exercises are completed. If not, explain why.
- (3) Your work has been re-read to ensure accuracy in spelling and lesson details.
- (4) The Lesson Record Form is filled out and the correct lesson label is attached.
- (5) This mailing sheet is placed on the lesson.

2. POSTAGE REGULATIONS

Do **not** enclose letters with lessons.

Send all letters in a separate envelope.

3. POSTAGE RATES

First Class

Take your lesson to the Post Office and have it weighed. Attach sufficient postage and a **green first-class sticker to the front of the envelope, and seal the envelope.** Correspondence lessons will travel faster if first-class postage is used.

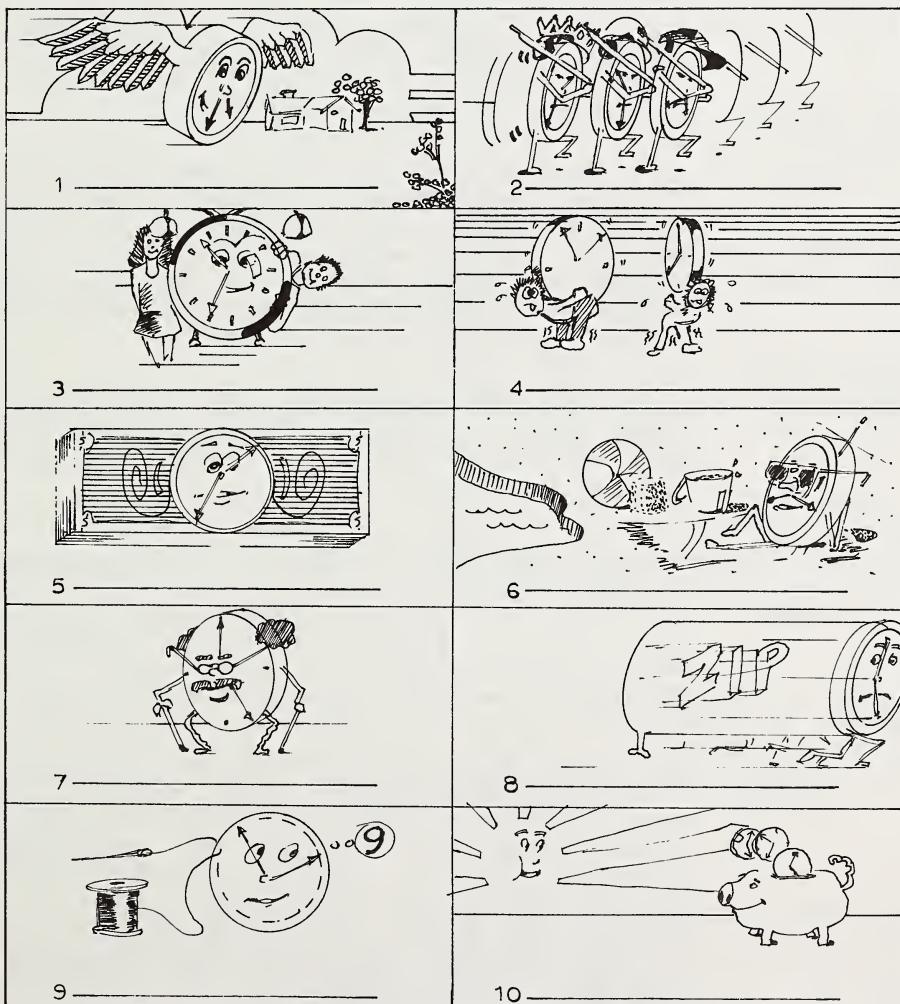
Try to mail each lesson as soon as it has been completed.

When you register for correspondence courses, you are expected to send lessons for correction regularly. Avoid sending more than two or three lessons in one subject at the same time.

MANAGEMENT OF HUMAN RESOURCES - TIME, ENERGY AND SKILLS

WHAT IS TIME?

Time. What does it mean to you? Do you realize that everyone has exactly the same amount of time in each day, in each week and in each year? Twenty-four hours is only 1440 minutes. Allowing for eight hours or 480 minutes of sleep leaves you 960 minutes a day to accomplish everything you want to do. Saving five, ten, or fifteen minutes at a time may not seem like much — but add up all the time you save through efficient performance of several tasks each day, and you will see what a difference it can make. How well a person uses this available time depends a great deal on the individual. Time is a resource. It is the only resource that is fixed and equal for everyone.



The answers are on page 6.

Factors Affecting Time Usage

Perhaps you have already realized that there are restrictions on the use of time. Very little free time is entirely free. You may like to sew and wish to continue on and on without interruption. However, you may be forced to change activity if you are responsible for getting supper or if it is time to go to bed.

What are some of the things that restrict your time? One may be inflexible events. They have the disadvantage of forcing you to quit what you are doing. This forces you to make more careful estimates for time plans. You have to make sure you get done what you are doing before you have to leave for school or another job.

The stop-start nature of certain activities is another restriction of the free use of time. Many changes of activity may be required. An example of this is when you are looking after small children or homemaking.

Also restricting the freedom in the use of your time are the arrangements you have for certain jobs. If you are building something and you have to get supplies from several places, then you want to build for as long as possible before you quit. Whereas if you have all the building equipment in one area and can leave it there then you can build for shorter periods of time.

Your own preferences place restrictions on your use of time. You have probably already realized that you spend more time on jobs you enjoy while neglecting other jobs that are not as enjoyable.

Are there any advantages or disadvantages to inflexible events and other restrictions on the use of time? If a person was not forced to change activity he may get fatigued. Days have a pattern that can be followed if inflexible events occur regularly. A disadvantage is that a person is required to do something when he would rather feel free.

What else has an effect on time? Do you think people living in rural Mexico or in rural Philippines have the same attitude or idea about time as people in Canada or people living in a big city? No. There are differences in awareness of time between different cultures. Canadians and Americans have been called a clock-centered society as compared to people in the Philippines where the person is more important than the hour. Canadian (or American) emphasis on speed and punctuality comes from thinking of time as being worth money.

Important to time management is setting up a scale of values for the use of time. In evaluating management of time, goals and values must be considered. What are values and goals? A goal is an objective towards which one strives; it may be long-term or short-term (immediate). A value is something that is important to an individual. Review the self-evaluation exercises you did in the three previous lessons and consider how your values, goals, standards, etc. relate to your use of time.

The Family Life Cycle and Its Time Demands

Life is not an even ride. Age, marital status, family and related responsibilities change. These changes require constant re-evaluation and adjustments in the way individuals and families use their time. As a particular person or family moves from one stage of development to another, values, needs, roles, goals and resources change. Only you know where you are at this moment in history.

Children establish planning habits early. Parents can give direction to their children by including them in family discussions that clarify values and get realistic goals for time use in relation to resources and needs.

The single person may give high value to vocational and career preparation or seeing the world, and will establish short and long-term goals to fulfil these.

A young couple may place high value on collecting possessions and making a home as well as establishing career and community security. Their planning will reflect this and determine how they use their time.

If a couple chooses to have children, they change their goals to meet the needs of a growing family. Long-range planning will be required to accomplish many of these goals. A larger home, children's education, vacations and community involvement are all factors that need to be balanced into time available.

As persons mature and their responsibilities for others lessen, they may have more time and money to pursue individual goals. Retirement planning, travel, service to others and exposure to the arts may be high priority items requiring a shift in time-use patterns.

How Do We Use Our Time?

At the end of the day do you ask yourself "Where did the day go? What did I do with my day?" Are there projects that you feel should have been completed but you did not get around to even starting them? If the answer is yes, you probably have also wondered how you can accomplish more in the time you have to use.

The first step is to find out exactly where your time has gone. One of the simplest ways to determine this is to write yourself a detailed diary as you go through your day. Everytime you change activities, mark down the time and what you have started to do. This may seem to be time-consuming in itself, but if you stick your list on the fridge or somewhere central where it will not get misplaced, the time and a word or two are all that will be required to refresh your memory at the end of the day. At that time you can rewrite your diary, adding details if you like.

After a few days, you should be able to see a pattern, and so be able to pick out the time-wasters. Only after you realize that you have a problem and its exact nature can you decide what to do about it.

How would you go about improving the way you use time? You certainly cannot increase time and time will not wait. Probably the best way to improve your time use is to concentrate on something else rather than time. For example, if a job takes too long then you should put extra effort into your method of work, not on time. If you take too long to do your homework then you will have to learn more about proper study methods.

Time Planning

A time plan or time schedule is important in time management. A time plan cannot accomplish miracles. It is no more than a technical aid in the wise management of a resource, mainly time. The quantity of the resource being managed cannot be stretched by a time plan. A flexible plan will help adjust to interruptions but it cannot regulate these interruptions. Personal needs, interests and departures from the normal must be taken into account in a time plan to make it workable. If a person prefers to read in the morning and do the majority of cooking or housecleaning in the afternoon, that preference should show up if the time plan is to be workable. The degree of detail in a time plan should be kept to a minimum. Perhaps a disliked job could be split up and done in smaller amounts. Do not forget that a time plan should allow some time for the individual to be by himself.

- Steps Involved in Making a Time Plan

- (1) List all items to be included, grouping under flexible and inflexible.
- (2) Set down an accurate estimate for each.
- (3) Bring total estimated time needed and total available time into harmony.
- (4) Determine time sequence.
- (5) Write out plan.
- (6) If individual plans must fit with others, coordinate them.

If the inflexible list is long you should see if some of the items could be shifted into the variables. A person will have more freedom of choice if there are more variables. It may also be important to break down more complicated tasks into parts.

On time estimates, wishful thinking must be brought down to reality. You cannot start a term paper the day before it is due.

- Estimating time requirements

To organize activities into a plan, you must be able to estimate how much time you will require for each activity. Beginners may have trouble making realistic estimates that will be useful in planning. Their time plans will improve as they learn from experience how long an activity takes. Some suggestions for learning to estimate time requirements are : (1) know the steps in the job or jobs all the way through to the end; (2) know what can cause variations in time requirements; and (3) pay special attention to timing in the learning stage.

Your plan for using time is more likely to succeed if you allow plenty of time for the necessary activities. Interruptions are sure to come and are often fun. Allowing plenty of time to get done what is necessary permits you to take interruptions as they come and enjoy them.

Dovetailing activities is one way of using time effectively. To dovetail means that you fit the activities of one task in among the separate parts of another task. For example, while clothes are washing, you can work on meal preparation.

In order to use time in a way that brings satisfaction, you need to decide which activities are nonessential. It makes a difference in your satisfaction whether activities are omitted because you decided to omit them or because you ran out of time. This is one of the values of a plan for using time — to decide what you think are the necessary activities and to be sure to fit them into the time you have. Any remaining time can then be used for nonessential activities.

To determine the time sequence, jobs must be listed in order, and logical times when they are to be done must be decided.

Actual writing of the plan may not be necessary if it is a short enough one that can be remembered. Finally, if you are not working on tasks alone you must coordinate your plans with others. You cannot have committee meeting on Wednesday if other committee members cannot attend.

Ways of Planning Time

- The To-Do List

You probably make yourself a mental plan of what you are going to do each day. Why not take a few minutes right now to make your plan for tomorrow, and write it down on page 7.

All of the things you feel you have to accomplish tomorrow should go in the *MUST DO* column. The things you feel need to be done, but are of less importance would go under *SHOULD DO*. Under *COULD DO* list some projects you want to do tomorrow.

You have probably thought of more things to do than you can fit into your day, so now you have to decide what you are going to do. While re-reading your list, you may decide to change some activities from one column to another, or eliminate them altogether.

Now that you have your projects in the proper column according to importance; you can set priorities within the column. Decide which item in each list is the most important and put an A beside it. Then put B beside the next important and so on. Use the bottom half of the page to re-write your list in order.

At the end of the day when you are getting ready to plan your next day, check off all the items you have completed. Decide which of the incompletely completed items you need to include in the next day's activities.

1. time flies
2. time marches on
3. behind the times
4. time weighs heavy on us
5. time is money
6. leisure time
7. father time
8. time ran out
9. a stitch in time saves nine
10. daylight savings time

TO DO ON _____ (DATE)

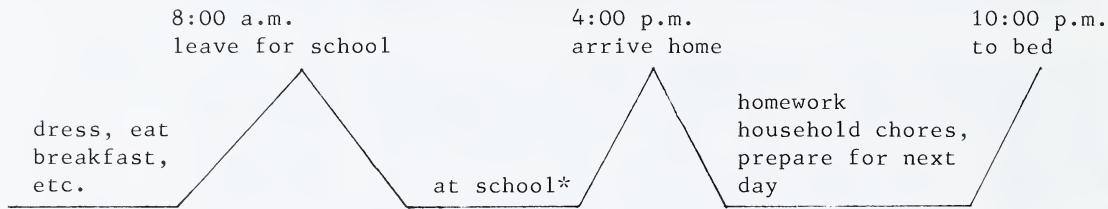
MUST DO	SHOULD DO	COULD DO

- The Landmark-Time Plan

A simple way to use a landmark plan is to keep in mind that you will try to complete certain necessary jobs before certain points in time. For example, "I must pick up that parcel before lunch today."

1. Begin with inflexible events, the ones you have to do regularly to meet responsibilities, or appointments that need to be kept. Put these into your plan first to form the peaks that act as landmarks.
2. Add routine things that need to get done between the landmarks. The things you like to do will probably get done without a schedule.

Landmark-time Plan for a Student



*You probably have a plan for the time at school which has for its structure the regular schedule of periods for the day.

- The Clock-Time Plan

This is a very detailed plan for those who want to account more strictly for their day.

1. Write down clock times for all or part of the day.
2. List jobs to be done within each time unit.
3. Check the plan often to be sure you are following it.

Example:

Clock-Time Plan for a Student

4:00 p.m.	Arrive home from school
4:00-4:15 p.m.	Snacks and talk
4:15-5:00 p.m.	English homework
5:00-5:30 p.m.	Help prepare evening meal
5:30-6:00 p.m.	Eat
6:00-6:15 p.m.	Wash dishes
6:30-7:30 p.m.	History homework etc. to bedtime

The constant re-checking of this kind of play may interfere somewhat with accomplishment of your projects, but with practice your activities will become more organized. Your decisions and adjustments will soon ease the feeling you may have that you were better off without a plan.

In any schedule it is necessary to include the daily, weekly and occasional tasks that must be done throughout the year. A calendar with large spaces in which you can write clearly, hung in a handy place, is a good reminder of the dates you have scheduled for occasional tasks. In time, you will do most routine scheduling in your head. But at the start, writing down jobs in detail helps you think through the best way to do each one and gives a clearer idea just how much time must be allotted for each task.

Using Time More Effectively

How can you get more done in the time you have? Effective scheduling is the key. Some of us schedule effectively using a simple desk calendar with two pages for each day. For others, a large monthly wall calendar with ample writing space for each date suffices. Some like to use a combination of schedules: one monthly, one weekly and one daily. Choose a style with which you feel comfortable. Being overly organized is no virtue, if you do not carry through with your plan.

Be sure to set aside a period of each day for thinking, reflecting and planning. Consider it a quiet time for you to organize your thoughts about where you are going and how today will help you get there. For most of us, this is best accomplished as the first item of the day. For others, it is best scheduled in the evening or as the last item on the agenda of the workday.

Whatever time of day you set aside for planning, just be sure you do it. It will repay you many times over. Never tell yourself that you are too busy to plan. Probably one of the reasons you are so busy is that you do not take the time to plan. Even if you can spare only five or ten minutes a day for planning, you will find the investment a worthwhile one.

- Put Important Deadlines On Your Schedule

A goal should have a deadline if it is going to be a goal. Consequently, scheduling should take deadlines for goal achievement into account. Deadlines aid the scheduling process when handled in the following manner:

1. Determine the deadline target date, and mark it on your schedule.
2. Estimate the amount of time you will need to complete the task at hand.
3. Once you have estimated how much time a task will consume, work back from the deadline and block off some remaining hours to devote to the task. This will also tell you the latest possible date you can expect to start the task and successfully meet the deadline.

- Design a Flexible Schedule

Life is, and always will be, full of surprises. We can always expect the unexpected to come along and disrupt the best of plans. The only way to deal with the unexpected is to budget time for it. Failure to give ourselves breathing room in scheduling is where most of us make our greatest scheduling error. If we insist on running on a tight schedule, we are inviting the unexpected to raise havoc and destroy our scheduling efforts. An excellent rule of thumb is to schedule only 50 percent of your time.

- Block Out Time For Recreation and Diversion

It may seem strange to recommend blocking out time for relaxation and recreation. Yet you have only to look around to see how many people cease to function fully when away from the job. Workaholics are usually very ambitious individuals who are willing to pay any price to get to the top. Unfortunately, what many of them fail to realize is that their compulsion to work can hinder their job effectiveness. By not taking time to get away from it all, compulsive workers lose the long-range perspective necessary for real success. They fail to see the forest for the trees.

The more stressful the work, the greater the need for frequent diversion and recreation. Make it a point to rediscover your non-vocational self and block out time to do hobbies.

- Learn to Say "No"

Make it a point to politely refuse requests that are not in your best interests. Learning to say no is like learning to swim. You increase your efficiency with practice.

If knowing what not to do is such an important aspect of working smarter, it seems fitting that we should have a Not-to-do list. I am not saying you should have another list everyday. Rather, I have compiled a list of things better left undone.

- Not-to-do List

1. All low-priority items — unless the high-priority items have been completed.
2. Any task whose completion is of little or no consequence. When you have something to do, ask yourself the worst thing that could happen if you do not do it. If the answer is not too bad, then do not do it.
3. Anything that you can give to someone else to do.
4. Anything just to please others because you fear their condemnation or you want to put them in your debt.
5. Thoughtless or inappropriate requests for your time and effort.
6. Anything others should be doing for themselves.

When you find yourself working hard and accomplishing little, remember the not-to-do list. It may help you in defining the problem.

- Make the Most of Prime Time

Prime time is the time of day when you are at your best in performing a given task. You will find you can accomplish more with less effort if you schedule important tasks at the time of day when you perform them best.

Just what is prime time depends upon the person and the job. If you have a task requiring solitude and concentration, schedule it for the time of day at which you concentrate best. For many of us, this is before 9:00 a.m.; others may concentrate best late in the evening. If the task involves others, try to avoid scheduling it in the morning if you are a less-than-sociable morning person. Through trial-and-error you can discover your prime time for a given task.

- Stop Procrastinating

The hardest part of making every day count is just getting started. Once in motion, most of us will tend to remain in motion. The following is a list of ideas for creating momentum:

1. Recognize and acknowledge the futility of procrastination as a way of life. By procrastinating, you put yourself under a useless emotional strain.
2. Break down overwhelming tasks into small tasks. Do you have a term paper to write? Write a page each day and you will finish in less than a week.
3. Face unpleasant tasks squarely. Reserve a small amount of time, say ten or fifteen minutes. Resolve to work on the unpleasant task then and quit when your time is up. Some unpleasant tasks do not lend themselves to this approach. A visit to the dentist is better gotten over and done with.

4. Do a start-up task. Sometimes a little spontaneous physical action is all you need to get you in the mood to start a major task. Do you have a yardful of leaves to rake? Go to the corner store and buy some lawn leaf bags — now.
5. Take advantage of your moods; use them to your advantage. For example, you may not feel like writing that report today, but do you feel like calling someone who can give you some helpful information? You may not feel like cleaning your room but how about organizing your desk? Put your moods to work for you rather than against you.
6. Think of something you have been putting off that is important. List the good things that could happen by doing the task. Now list all the disadvantages that could come as a result of inaction. Usually, the advantages of action far outweigh the liabilities of inaction.
7. Make a commitment or a wager. Tell your best friend you will lose 20 pounds by July. Bet one of your brothers you will have the garage cleaned by 5:00 p.m. or buy him a milkshake. If you bet with someone, be sure there is an incentive for reaching your goal and a penalty for falling short.
8. Give yourself a reward. Think of an important goal you have been dodging and decide what would be a fitting reward for you when you achieve it. In other words, the plan "I'll go to a movie and then settle down to work", is not as effective as doing the work first.
9. Refuse to be bored. Are you in a rut? Get out of it. Drive another route to work. Eat lunch at a different restaurant.
10. Practice doing absolutely nothing. When you find you are avoiding an important task, sit in a chair and see how long you can go without doing anything. When you can no longer stand the interlude of nothingness, resolve to tackle the job you have been avoiding and begin it — now.

Effectively Using Leisure Time

Have you heard of the expression "All work and no play makes Jack a dull boy?" People cannot work every minute of the day but neither can they play every day.

Leisure time is an important part of the total pattern of living. It is needed to refresh the body and the mind after working. Free or leisure time is usually considered

as time free from the demands of work or duty. With the working day being eight hours, the work week five days and the trend towards shorter working hours and earlier retirement, this additional leisure time gives greater opportunity and more need for creative, satisfying recreation. Leisure time for some can be a real problem if people do not prepare for their leisure time. Consider the elderly, the active just-retired or any active person that has a hard time relaxing.

What do you think determines how each person uses his or her leisure time? It depends on what we like doing and our values. Our values help determine what we like doing. For example, if we value beauty we might sew, do crafts or spend our leisure time beautifying our body. If we value physical fitness, we would spend our leisure time swimming, skiing, bicycle riding, etc.

ENERGY

What does energy mean to you? Scientifically, energy is defined as the ability to do work. There is both physical and mental energy. Physical energy is the energy produced by muscles while mental energy is a good state of mind or "pep".

If you say that you do not have the energy to do something, it does not refer to physical energy because, unless you are very sick or starved, you have food in the blood to give energy to muscles. A state of mind is probably the cause of not being able to start a job. You need both kinds of energy to be able to work.

You can use energy along with time. Energy and time are both limited but are not limited in the same ways. You might really like playing tennis but the match soon comes to an end. Even though your time has limits, you feel that your energy is limitless.

Fatigue

It is normal to be tired after a hard day, but if a night's rest does not relieve it, the problem may be fatigue. Fatigue is the most common complaint heard by physicians in this country, and one of the most misunderstood and mistreated illnesses. Rather than acknowledge fatigue or attempt to determine its real cause, many people turn to such ineffective and sometimes self-destructive remedies as sleeping pills, alcohol, even too much sleep.

If you frequently feel tired and listless, often just a small change in your daily routine - eating a decent breakfast, adding a half-hour of exercise, knowing how to change the pace - is all you need to get you back on

track. But before doing anything, it is important to determine the source of your fatigue. You should consult a doctor about any tiredness for which there is no obvious cause (inadequate sleep, jet lag, recent illness, for instance) and which lasts for more than a few weeks.

Types of Fatigue

- Physical

It is not surprising to feel tired after strenuous physical activity. You are not likely to worry, for example, about being exhausted after three sets of tennis or a day of spring cleaning. In fact, people whose jobs involve hard physical labor rarely complain about fatigue, perhaps because they expect to be tired.

Physical fatigue is a rather pleasant, rewarding feeling, one that is readily cured by rest. It can, however, be caused by lack of regular muscle-toning activity. If your body is out of condition, the slightest unusual effort can wear you out, but if you are suddenly becoming tired from activities you have normally handled with ease, check with your physician to be sure that a hidden ailment is not sapping your energy.

Physiological fatigue is much easier to measure. Therefore, it was recognized earlier and has been studied more than psychological fatigue. Rest can get rid of physiological fatigue.

- Pathological

Fatigue is symptomatic of many illnesses, among them heart disease, cancer, neuromuscular disease, arthritis, diabetes and anemia. While the minor iron deficiencies common among menstruating women do not usually cause fatigue, premenstrual hormone swings often do. It should be noted, however, that when disease is the cause of fatigue, other symptoms are also present, so do not assume the worst.

Pathological fatigue is a common aftermath of illness. Poor eating habits, heavy cigarette smoking, alcohol abuse, excessive caffeine intake and dependence on sleeping pills also cause fatigue.

- Psychological

Emotional conflicts such as depression, anxiety and boredom are by far the most common causes of persistent weariness. Although these causes will not show up on a blood test or routine physical examination, an analysis of

your daily activities and interactions may hold the answer. People who are bored with their jobs or their lives often feel tired.

1. Boredom Fatigue

Have you ever yawned or been restless, discontent or had the desire to quit while working at a job? If you have, you were probably suffering from boredom fatigue. The actual capacity to do work, however, does not change.

Boredom can result from the nature of the job - a person may be bored with one task but not another. Boredom seems to increase complaints of working conditions. Another symptom of boredom is with estimates of time. Time passes very slowly when an individual is bored.

From studies conducted, boredom occurs during the first hour of work and often during the last hour. Frequently people that dislike tasks find them monotonous and boring.

2. Frustration Fatigue

This type of fatigue may result from a number of things. Frustration may be caused when plans do not work out and goals cannot be reached, or when conflicts arise which call for choosing alternatives, making decisions and seeking new goals. Fatigue results from these conflicts and increased tensions. Frustration fatigue often happens with jobs that bring the least appreciation to the individual, with jobs the individual has least skills in or with jobs the individual knows the least about. It can also result when interruptions and unexpected demands disturb the individual's work pattern.

Frustration fatigue can also arise from the job itself - if what an inexperienced person is doing is not completely successful, he may feel fatigued. Interruptions and clutter may also cause fatigue. Another cause may be competition between what one is doing and what one would like to do.

Those who have multiple demands with scant time left for their own personal fulfillment or relaxation often experience fatigue.

What You Can Do About Fatigue

Unless your tiredness can be pinpointed to an organic illness that can be treated medically or therapeutically, there are no instant remedies or magic "cures" for fatigue. But there are energy-boosting strategies you can take.

- Lifestyle Changes

Assess your lifestyle and make adjustments you can easily incorporate into your daily regimen. The weary housewife, for example, can benefit from a break in her monotonous routine, perhaps by hiring a babysitter so she can pursue a neglected interest, take a part-time job or enroll in a course at a local college. The superwoman might reassess her priorities, relax her standards and divide household responsibilities more equally among her husband and children.

- Diet

Are you on a diet? A low-calorie reducing diet, if it is well balanced nutritionally, should not cause a lack of energy. If it seems so, the reason is probably the stress of self-denial.

Skipping breakfast, skimping on lunch and then stuffing yourself at dinner is a surefire fatigue-inducer. This all-too-common eating pattern leads to sagging (or virtually nonexistent) midday energy and disturbed sleep at night.

To take in all of the essential nutrients your body needs to run at peak efficiency, be sure your daily diet includes reasonable amounts of the four major food groups: four servings of fruits and vegetables, including a citrus fruit and a dark green or deep yellow vegetable; four servings of whole-grain breads, cereals and other complex carbohydrates; two servings of protein (meat, poultry, fish, cheese, eggs, dried peas or beans); and two servings of dairy products (four if you are pregnant or nursing). Breakfast and lunch should be fairly high in protein — it induces wakefulness — but supper should be a low-protein, high-carbohydrate meal if you want the best possible night's sleep.

Sweets and alcohol can be added in moderation if you can handle the extra calories, but they are best consumed with meals if you want to avoid fatigue. A sweet pick-me-up between meals is likely to make you even more tired an hour or so later. And while caffeine can indeed keep you awake, consuming too much can interfere with sleep and perpetuate your fatigue.

Obesity is a major energy-robber. Carrying an extra eight kilograms on your frame is equivalent to walking around with two 4 kilogram bags of sugar! But beware of quick weight-loss schemes, formula diets and diets that eliminate entire food groups (such as carbohydrates and proteins). Do not assume you can compensate for an erratic diet by dosing yourself with vitamin and mineral supplements. The most effective, longest lasting and least disrupting diet is based on moderate portions of food (at least 1,200 calories a day) and results in gradual weight loss.

- Exercise

Contrary to what many people think, physical exercise is energizing, not enervating. It increases efficiency, improves sleep and relieves energy-sapping tension, depression and anxiety. People who exercise regularly find they can get more done with less effort, so find one or more conditioning activities you enjoy and pursue them regularly — brisk walking, jogging, biking, tennis, aerobic dancing. But take care not to exercise strenuously too near bedtime — you will have too much energy to sleep.

- Sleep

While a good night's sleep is essential to feeling rested, many fatigued people actually sleep too much. They would feel better if they got up earlier and spent half an hour exercising.

Disturbed sleep is common among people who eat heavy meals before bedtime, or who rely on alcohol or pills to induce sleep. Different people need different amounts of sleep. Stick with a level that suits you best, be it five hours or nine, and if a night's sleep is interrupted, make up for it the next day by taking a nap or going to bed earlier.

- Activity planning

To help adjust your lifestyle in the fight against fatigue, it is important to know your biological cycles — both daily and monthly — and plan your activities accordingly. If you are at your energetic best in the morning, schedule demanding tasks for that time and save the simple chores for later. If you tend to sag in midafternoon, try a 15-minute catnap or brisk walk to revitalize yourself. Take periodic breaks from your routine, and avoid scheduling too many demanding activities or exhausting social events for the same week. If you feel unusually tired during menstruation, plan an easier schedule and get some extra rest for those days. And do not forget about vacations! Even a weekend away can do much to recharge your batteries and help you face the weeks ahead with energy and enthusiasm.

Both the mind and the body need stimulation to stay healthy. For some people a new job, new hobby, new physical activity is the best antidote to fatigue.

Efficient Use of Energy

Energy management is not quite as easy as time management. With time you know that you have twenty-four hours a day when making time plans but you never know exactly how much energy you can count on to carry out these plans.

As for any type of management, goals are important in energy management. They determine what kind and how much energy should be put into action. When making plans, you should ask two questions: How much energy should be spent in pursuit of a particular goal? How much is the attainment of this goal worth? If too much energy is required for the goal it would be a good idea to set new goals, goals that can be reached within the available energy with energy left over for other activities.

Managing energy is similar to managing time in that activity plans must be made and carried out and then the results evaluated. Knowledge of the energy costs of different activities, one's skill and ability to turn out work and the effects of fatigue help measure energy expenditure in energy planning. Just as in time plans, through experience, one learns how to work out well-balanced, energy-spending patterns that are based on the store of energy available from day to day.

Asking yourself the following questions will help you to evaluate your success in utilizing your store of energy.

Do I think of the use of energy in terms of the goals I wish to attain?

Do the energy costs of tasks seem too high?

Am I using my energy effectively?

Have I worked out a well-balanced energy-spending pattern for my activities?

Do I often lengthen my work day in order to finish certain tasks?

What activities do I like best?

What do I dislike? Why do I dislike these activities?

How can I change my attitude towards these activities?

What tasks are most tiring? Why?

Do I tire easily?

Do I recognize the type of fatigue I frequently experience?

Does it make me want to stop work?

What can I do to relieve fatigue?

Do I use effective methods of work to avoid fatigue?

Have I learned to relax and rest?

Time and energy are required for almost all activities. More energy is needed for some activities just as more time is needed for some activities over others. Not all activities that require a lot of time also require a lot of energy. If you use one of these resources wisely you often increase the utilization of the other resource.

The use of energy is determined by time. Prearranged activities such as school, bedtime and mealtime determine schedules of time. The time left for free choices influences the activity as well as the amount of energy. If you have pentup energy at the end of the school day then you should choose an activity such as tennis or swimming, that requires energy, depending on the time required for the specific activity and the time you have to spend.

More time is required for activities when energy is lacking. To do a job efficiently it should be scheduled when the energy is available. If easy tasks are alternated with difficult tasks then the easy tasks are utilized as rest periods. Also tasks can be selected that require the energy that you have. For example, if you are fatigued do something that is routine or that requires little energy. Do the more demanding tasks when you are energetic.

Your Energy Levels

Level One: Peak level. You are at your very best in mental energy, in ability to learn new things and to have new ideas. You are able both to concentrate well and to maintain a breadth of outlook, which makes this a good level for making important decisions. Your most creative level.

Level Two: A good level. It is better than average; though not quite your best. Use it well and you will enjoy it, but do not try to perform beyond it. You can do almost anything at this level.

Level Three: The average level. It is your level of good working energy. You can carry out complex activities provided you are not trying to learn them. You probably spend most of your day at this level.

Level Four: A very relaxed, pleasant level - if you stick to the easy and familiar. Its pleasures are particularly enhanced with more difficult chores behind you. You accomplish more at this level than you might expect. Many women sew, knit or do housework at this level. You can do such things easily at this level but may forget to do them unless reminded.

Level Five: This is your lowest mental energy level above sleep. You do not want to have to think or make decisions (and you are poor at it if you try). Watch T.V. Relax. Prepare for bed.

The following generalization will promote the wise use of both time and energy:

1. Use a plan as a guide.
2. Make lists of things you need to do.
3. Complete one job before you begin another.
4. Eliminate any unnecessary steps in routine tasks.
5. Use both hands whenever possible.
6. Have a place for all your belongings and keep them where they belong.
7. Conserve your energy by using your time wisely.
8. Conserve your time by having enough energy to do the tasks you need to do.

The most precious of your human resources are time and energy. If you learn to manage them efficiently in your youth it will help you obtain the goals you will have at different stages in your life.

DEVELOPMENT OF SKILLS

Obviously, when you map out your time you must also plan the work you will do. Work involves the use of time, energy and skills. In a day, it is hard to separate the three. Demands on time can vary enormously. Moreover, each person has different proportions of energy and skills at her command. If she is in good health, however, she can be fairly sure that she has enough energy on tap to perform the tasks.

- Apportioning Energy and Skills

Most people have more energy than they realize. A break in the monotony of tedious tasks often brings a renewed surge of energy. Have you ever noticed how tired you feel when you are doing a job you do not like and how the time you spend on it seems to drag? On the other hand, it is also true that a job you enjoy and which gives you satisfaction seems worth the time and effort you put into it.

Energy fluctuates with the demands made on it. It is best to undertake heavy and demanding tasks while you feel fresh and to save the less demanding ones for later. If you are going to use energy to best advantage and your skills and those of other family members effectively, you must decide who is to do what.

Directing Skills

Once the amount of time needed to perform a task is known, a family can turn to the question of who will do each job. When housekeeping is a family affair, family members should get together and talk over the problem. Who has the time, interest, or skill to do each particular one? When possible, jobs should be assigned to those who can do them best — or those for whom it will be an important learning experience.

There are always some tasks that no one has an aptitude or liking for. To preserve family harmony, these jobs should be divided fairly. Each family member should accept the need to learn certain skills — even if the task is unappealing.

Increasing Your Skills

Those jobs you can do yourself, and do well, save time, energy and often money. Sewing, cooking and housekeeping skills are those most often developed by the homemaker, but one who is handy with pliers, can change a fuse, or can replace a washer on a leaky faucet can save herself a great deal of anxiety and uncertainty as well as bills from repairmen. Do not worry if you cannot do a job well the first time. Practice makes perfect.

In developing skills you generally go through three stages: (1) the exploratory stage in which the task is unfamiliar and you perform it clumsily, generally wasting time and possible materials; (2) the awkward stage, where you perform the task with effort but with some improvement and less waste; and (3) the skilled stage when you accomplish the task easily, quickly and smoothly without waste.

The satisfaction gained from acquiring a new skill is one of the rewards of growing up. Remember that skills are learned through practice and persistence.

Worth Looking Into

If Only I Had Time 1978 publication #1811-9 Alberta Agriculture

Work Smarter, Not Harder. Revised 1978 publication #1811-10 Alberta Agriculture

Working Smart by Michael Le Boeuf, 1979 McGraw-Hill Book Company

SELF-EVALUATING EXERCISE 1: Time Analysis Work Sheet

What items am I spending too much time on?	What am I doing that does not need to be done at all?
What items am I spending too little time on?	What am I doing that could be done better (more economically, more effectively) by others?
Items in which I can make my most important savings.	Ways by which I can avoid overusing the time of others.
Other ways in which I can make effective time savings.	Other suggestions.

SELF-EVALUATING EXERCISE 2: Do You Have an Energy Cycle?

1. What season of the year makes you feel energetic? Is it a season with a lot of time demands? What are they? Do you have time for personal activities?

2. Is there a time of the week or month when you are easily fatigued? when you have a sudden surge of energy? Do you anticipate this and try to take advantage of this? If so, in what way?

3. What is your creative time of day? Is your peak in the morning? afternoon? Do you have two peak periods, a major and a minor? How do you use your peak periods?

4. Do you find yourself using your peak times for jobs you do not want to do? for jobs that give a feeling of accomplishment? Explain.

5. Explain how recognizing your energy cycle helps you to use your time satisfingly.

6. Do you feel that high energy times should be used on personal time, or on routine jobs? Why?

EXAMPLE OF MANAGING TIME POTENTIAL

Time of Day	Your Energy Level	Your Present Schedule	Your Ideal Schedule
Early Morning			
Late Morning			
Midday to Early Afternoon			
Late Afternoon			
Evening			

EXERCISE 1: Multiple Choice

Select the best of the possible answers and place the appropriate letters in the space to the left of each statement.

1. Restrictions on the use of time include

- a. inflexible events and personal preferences.
- b. arrangements for certain jobs and nature of job.
- c. emphasis on time.
- d. all of these.

2. In evaluating your management of time, you must consider your

- a. standards and money available.
- b. values and goals.
- c. values and plans.
- d. all of these.

3. A time plan

- a. helps stretch time.
- b. cannot accomplish miracles.
- c. can regulate interruptions.
- d. all of these.

4. When making a time plan consider

- a. personal needs and interests.
- b. degree of detail.
- c. likes and dislikes.
- d. all of these.

5. To help use time more effectively

- a. omit unnecessary activities.
- b. do only one thing at a time.
- c. allow exactly the amount of time needed.
- d. do not allow for unexpected problems.

6. To estimate time requirements

- a. know the steps in the job all the way through.
- b. know what can cause variations in time requirement.
- c. allow more time in the learning stage.
- d. all of these.

7. To design a flexible time schedule

- a. estimate starting time.
- b. schedule backwards from the completion deadline.
- c. budget for only 50% of your time.
- d. evaluate how well you used your time.

8. A not-to-do list is

- a. dependent on the person and the job.
- b. a list of things better left undone.
- c. procrastinating.
- d. all of the above.

9. To help you get started on a task

- a. plan to do the whole thing at once and get it over and done with.
- b. break down overwhelming tasks into smaller tasks.
- c. reward yourself, then get down to work.
- d. all of the above.

10. Leisure is important to

- a. maintain long-range perspective.
- b. reduce stress.
- c. discover new interests.
- d. all of these.

11. Emotional conflicts result in

- a. physical fatigue.
- b. psychological fatigue.
- c. boredom fatigue.
- d. pathological fatigue.

12. You can increase your energy by

- a. getting more physical exercise.
- b. changing daily routine.
- c. dieting if you are overweight.
- d. all of the above.

13. Managing energy is similar to managing time in that

- a. activity plans must be carried out, then evaluated.
- b. important tasks should be scheduled when you can perform them best.
- c. not all tasks that require a lot of time require a lot of energy.
- d. all of these.

14. You should stick to easy and familiar tasks when your energy level is

- a. at peak level.
- b. at an average level.
- c. at a relaxed level.
- d. at a low level.

15. Tasks are performed with effort, but with less waste of time and energy at the

- a. exploratory stage.
- b. awkward stage.
- c. learning stage.
- d. skilled stage.

16. You can get more done in the time you have by

- a. effective scheduling.
- b. making a must do, could do, should do list.
- c. using a landmark-time plan.
- d. setting goals.

EXERCISE 2: Matching

For each word in List A find a definition or phrase in List B that best describes that word. Write the number in the space provided.

LIST A

1. energy _____
2. dovetailing _____
3. fatigue _____
4. leisure time _____
5. prime time _____
6. procrastinating _____
7. setting priorities _____
8. time _____
9. time planning _____
10. workaholics _____

LIST B

- a. fitting the activity of one task in among the separate parts of another task
- b. putting off habitually the doing of something that should be done
- c. time free from the demands of work or duty
- d. a frequent feeling of being tired and listless
- e. a resource that is fixed and equal for everyone
- f. a technical aid in the management of a specific resource
- g. deciding what is the most important
- h. very ambitious individuals who do not know how to relax
- i. the time of day when one is at his best in performing a given task
- j. the ability to do work

EXERCISE 3: True and False

Indicate if the statement is true or false by placing the appropriate letter **T** for true, **F** for false, in the space in front of the statement. Correct the false statements by changing only the highlighted portion of the statement.

_____ 1. When making a schedule, work from *the beginning to the deadline* blocking off the estimated times to devote to the task.

_____ 2. An excellent rule of thumb is to schedule 75% of your time when making up a time schedule.

_____ 3. In developing skills the *awkward stage* is the one in which the task is unfamiliar and you perform it clumsily, generally wasting time and materials.

_____ 4. Each person has different portions of *energy and skills* at his command.

_____ 5. If easy tasks are alternated with difficult tasks, then the easy tasks are utilized as *rest periods*.

_____ 6. Supper should be *high protein, low carbohydrates* if you want the best possible night's sleep.

_____ 7. *Exercise increases* efficiency, improves sleep, relieves tensions and anxieties.

8. *Boredom fatigue* can be caused by competition between what you are doing and what you would like to do.

9. Poor eating habits, heavy cigarette smoking, alcohol abuse, excessive caffeine intake and dependence on sleeping pills can cause *physiological fatigue*.

10. Many compulsive workers do not realize their compulsion to work *hinders their job effectiveness* by losing sight of long range goals.

11. Deadlines aid in the *scheduling process* by telling you the latest possible date you can start the task and meet the deadline.

12. A simple way to use a *clock-time plan* is to keep in mind what you will complete before certain points in time.

13. Your plan for using time is likely to succeed if you *allow just enough time* for necessary activities.

14. To determine how you *spend your time*, write yourself a detailed diary as you go through the day.

15. As the person moves from one stage of the family life cycle to another, he must re-evaluate how he uses his *time and energy*.

EXERCISE 4: Problem Solving - Time and Energy Scheduling

You are planning a party for 8 o'clock on Saturday evening. You must clean the apartment, do your shopping and prepare the food. You work from 8:00 am to 4:00 pm with one hour off for lunch Tuesday through Saturday.

The menu you have decided upon is:

Fresh Fruit with Yogurt Dip
Chili Con Carne, Rice
Tossed Green Salad
Choice of Dressings
Cornbread Muffins
Caramel Custard
Coffee

Plan a Clock Time schedule so you can fit in all that must be done before the party.

MODULE EVALUATION

Please evaluate this module. It is essential that accurate descriptive words are used to analyze it. Good, well done, awful or gross do not tell us much. We need your feedback to improve the module. The information you give us will not affect your grading in any way. What did you like about the module and why? In what way do you feel the module could be improved? Your specific suggestions would be appreciated.





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